



Student Travel Insurance

Most High Schools and Universities with international students attending class at their institution require Sickness and Accident insurance. Pan-American International Insurance Corporation (PAIIC) and Waypoint Underwriting Management (Waypoint) have partnered together to develop Student Travel insurance programs geared towards satisfying the needs of the student, school and the US Government (F-1 and J-1 visas) while he/she is studying in the United States.

What Student Travel Insurance covers

International students will be protected against sicknesses and/or accidents while they are in the United States, much like their health insurance does in their home country. PAIIC and Waypoint can provide the necessary coverages such as:

- Hospitalization
- Intensive Care
- Emergency Medical Evacuation
- Ambulance
- Repatriation of Remains
- Emergency Room
- Doctor Visit
- In or Out Patient Surgery
- Prescription Medication

For further information about this program, please contact Waypoint at 908-367-3932.

Note: This insurance is not subject to, and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether the policy meets any obligations you may have under PPACA.