



**Midwestern Baptist Theological Seminary  
Midwestern Baptist College  
Office of International Student Services**

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Midwestern Baptist Theological Seminary and College recommends that all international students have health insurance. For individuals without health insurance, an emergency room visit could cost from \$150 - \$3,000 or more depending on the severity of the condition, test and treatments performed.

Health insurance is not required but encouraged.

**HEALTH INSURANCE INFORMATION**

**Insurance Information**

Date: \_\_\_\_\_

**I have selected the following health insurance plan:**

GuideStone (Provided through the SBC)       Other \_\_\_\_\_  
(Enter Provider Name Here)

Policy#: \_\_\_\_\_ Effective Date: \_\_\_\_\_ Type:  Full  Travel Only

Student's MBTS ID#: \_\_\_\_\_ Birthdate: \_\_\_\_/\_\_\_\_/\_\_\_\_

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_

Telephone: \_\_\_\_\_ MBTS Email: \_\_\_\_\_

Signature: \_\_\_\_\_

Submit a copy of your insurance card or proof of enrollment with this form to  
[cscott@mbts.edu](mailto:cscott@mbts.edu) or Fax to: 816-414-3705

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**Insurance Waiver**

**I have not selected an insurance plan and accept full responsibility for this decision:**

Signature: \_\_\_\_\_

## IMPORTANT NOTE

Selecting your own insurance is complicated. While we cannot select an alternative plan for you, if you choose not to enroll in GuideStone, we suggest you select a plan that has at least the following coverage: (See provider list on the next page.)

- Medical benefits of at least \$50,000 (US\$) per accident or illness;
- Repatriation of remains in the amount of \$7,500 (US\$);
- Expenses associated with the medical evacuation of the exchange visitor (or accompanying spouse or dependent children) to his or her home country in the amount of \$10,000 (US\$);
- A deductible not to exceed \$500 per accident or illness.

The plan should not have too many conditions. Here are the basics you should expect:

- May require a waiting period for pre-existing conditions, which is reasonable as determined by current industry standards;
- May include a provision for co-insurance under the terms which the exchange visitor may be required to pay up to 25% of the covered benefits per accident or illness;
- Shall not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.

Any plan or policy should at least meet these standards:

- Underwritten by an insurance corporation having an A.M. Best rating of “A-” or above, an Insurance Solvency International, Ltd. (ISI) rating of “A-” or above, a Standard & Poor’s Claims-paying Ability rating of “A” or above, a Weiss Research, Inc. Rating of “B+” or above, or such other rating as the Agency may from time to time specify; or
- Backed by the full faith and credit of the government of the exchange visitor’s home country; or
- Part of a health benefits program offered on a group basis to employees or enrolled students designated sponsor; or
- Offered through or underwritten by a federally qualified Health Maintenance Organization (HMO) or eligible Competitive Medical Plan (CMP) as determined by the Health Care Financing Administration of the U.S. Department of Health and Human Services.

Here are some programs that many schools recommend that meet the above requirements.

<p><b>GuideStone Financial Resources</b>            (573) 636-0400, extension 330 - phone  <a href="mailto:gfooster@mobaptist.org">gfooster@mobaptist.org</a>  <a href="http://www.guidestone.org">www.guidestone.org</a></p>	<p><b>The Gateway Plans</b>            (800) 282-4495 – phone            E-mail: <a href="mailto:gateway@marshpm.com">gateway@marshpm.com</a>            Website: <a href="http://www.gatewayplans.com">www.gatewayplans.com</a></p>
<p><b>Compass Benefits Group</b>            (800) 767-0169 - phone            E-mail: <a href="mailto:jfleming@compassbenefit.com">jfleming@compassbenefit.com</a>            Website: <a href="http://www.compassbenefit.com">www.compassbenefit.com</a></p>	<p><b>The Harbour Group, L.L.C.</b>            (800) 252-8160 – phone            E-mail: <a href="mailto:info@hginsurance.com">info@hginsurance.com</a>            Website: <a href="http://www.hginsurance.com">www.hginsurance.com</a></p>
<p><b>International Students Organization</b>            (800) 244-1180 – phone            E-mail: <a href="mailto:mailbox@isoa.org">mailbox@isoa.org</a>            Website: <a href="http://www.isoa.org">http://www.isoa.org</a></p>	<p><b>HTH Worldwide Insurance Services</b>            Sales: (877) 424-4325 (Toll-free); (610) 254-8700 (Local)            Customer Service: (888) 350-2002 (Inside U.S.); (610) 254-8771 (Outside U.S.)            E-mail: <a href="mailto:studentinfo@hthworldwide.com">studentinfo@hthworldwide.com</a>            Website: <a href="http://www.hthstudents.com">www.hthstudents.com</a></p>
<p><b>VISIT International Health Insurance</b>            (800) 247-5575 – phone            Email: <a href="mailto:info@visitinsurance.com">info@visitinsurance.com</a>            Website: <a href="http://www.visitinsurance.com">www.visitinsurance.com</a></p>	<p><b>International Student Insurance</b>            (877) 758-4391 - phone            Email: <a href="mailto:info@internationalstudentinsurance.com">info@internationalstudentinsurance.com</a>            Website: <a href="http://www.internationalstudentinsurance.com">www.internationalstudentinsurance.com</a></p>