



**DEPARTMENT OF THE ARMY**  
**OFFICE OF THE ASSISTANT SECRETARY OF THE ARMY**  
**ACQUISITION LOGISTICS AND TECHNOLOGY**  
**103 ARMY PENTAGON**  
**WASHINGTON DC 20310-0103**

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MEMORANDUM FOR SEE DISTRIBUTION

SUBJECT: U.S. Army Supplement to DSCA Policy Memorandum 10-39

Reference: International Military Students, Civilians and Authorized Dependents  
Healthcare Coverage, DSCA Policy Memorandum 10-39, 23 June 2010

The referenced memorandum requires that, as of 23 June 2010, all International Military Students (IMS) and authorized dependants have medical coverage meeting the criteria in the memorandum prior to departure from country.

The U.S. Army has found upon review of Invitational Travel Orders (ITOs) and insurance policies (if applicable) that the requirements are not met in many cases. The supplementary policy following provides some additional time for countries or IMS to meet the requirements. This supplementary policy pertains to all Army-sponsored IMS and authorized dependants, and is effective as of the date of this memorandum.

1. The U.S. Army has established 22 September 2010 as the date by which IMS currently enrolled in CONUS training and their authorized dependants must meet the medical coverage requirements included in this document. Invitational Travel Order (ITO) item 12 must include the correct entitlement program or other means of medical coverage for both IMS and authorized dependants. IMS and dependants reporting prior to 1 January 2011 must have adequate medical coverage established no more than 15 days following student report date.
2. Beginning 1 January 2011 IMS and authorized dependants will be required to have medical coverage in full compliance with DSCA Memo 10-39 when the IMS reports to the first CONUS training location. An English language copy of the insurance policy (if applicable) must be e-mailed or faxed to the International Military Student Officer (IMSO) at the first CONUS training location for review and approval prior to the ITO being signed and issued. The suspense to take any additional actions required to meet the minimum coverage requirements above for the IMS and/or authorized dependant(s) is 10 working days.
3. DSCA Memo 10-39, dated 23 June 2010, clearly established the following minimum requirements for IMS and authorized dependant medical insurance when required to provide adequate medical coverage:
  - a. Policy in English including clear description of covered conditions/exclusions.
  - b. U.S. POC and U.S. billing address.
  - c. Insurance company must pay promptly in U.S. currency to the health care provider.
  - d. \$400,000 coverage for non-elective medical conditions.
  - e. Deductible not to exceed \$1000 annually per family.

- f. \$250,000 additional coverage for pregnancy/childbirth (dependants of Army senior PME students are exempt from this requirement; dependants of other Army-sponsored students must meet this requirement).
4. U.S. POC and U.S. billing address are required when some or all medical bills will be paid by the foreign country.
5. If coverage does not meet the above requirements, country can agree to pay IMS and/or dependant medical bills not covered by entitlement program or insurance. This requires an amended ITO with a U.S. billing address, generally at the country's embassy in the U.S. The other option is for the student to purchase supplemental insurance.
6. If the IMS is from a country with a current Reciprocal Health Care Agreement (RHCA), the amount of supplemental coverage required will be determined in conjunction with the IMSO on a case by case basis.
7. If suspense above is not met for a dependant, the dependant will be returned to home country. If IMS does not make arrangements for dependant departure, IMS will be disenrolled and returned to home country.
8. No dependant will be provided an ID card until adequate medical coverage has been confirmed by the IMSO.
9. IMSOs at the first CONUS training location will forward all IMS/authorized dependant medical coverage information and documentation to the IMSO at the follow on training location by the most expeditious means.

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