



Taian Financial

Dec 6, 2023

To Fusia,

TaiAn Financial LLC specializes in providing insurance services to J visa Exchange Visitors to the United States on a J visa as well as other international visitors to the US. We have reviewed the insurance requirements of the J visa attached to this letter as Attachment 1.

The following Insurance Plans meet all of the J visa Insurance Requirements as listed in Attachment 1:

Taian Patriot Exchange:

All Deductible Options, All benefit options of \$100,000 per illness or higher, and all other policy options meet the requirements.

Taian Exchange Select:

All Deductible Options, All benefit options of \$100,000 per illness or higher, and all other policy options meet the requirements. This includes TaiAn Exchange Select 6, and TaiAn Select Extend.

IMG Patriot Exchange:

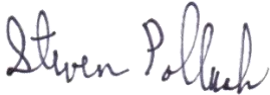
All Deductible Options, All benefit options of \$100,000 per illness or higher, and all other policy options meet the requirements.

IMG Student Health Advantage Standard and Platinum:

All policy options meet the requirements.

I would like to add that in addition to meeting all of the requirements specified in Attachment 1, all of the plans listed in this letter also cover COVID-19 same as any illness.

Sincerely,

A handwritten signature in black ink that reads "Steven Pollack". The signature is written in a cursive style with a large initial 'S'.

Steven Pollack
CEO
TaiAn Financial LLC
275 Medical Drive #4674, Carmel, IN 46082, USA
taianfinancial.com/student-scholar

Attachment 1

22 CFR 62.14(a) Insurance Requirements

- (1) Medical benefits of at least \$100,000 per accident or illness;
 - (2) Repatriation of remains in the amount of \$25,000;
 - (3) Expenses associated with the medical evacuation of exchange visitors to his or her home country in the amount of \$50,000; and
 - (4) Deductibles not to exceed \$500 per accident or illness.
- (c) Insurance policies secured to fulfill the requirements of this section:
- (1) May require a waiting period for pre-existing conditions that is reasonable as determined by current industry standards;
 - (2) May include provisions for co-insurance under the terms of which the exchange visitor may be required to pay up to 25% of the covered benefits per accident or illness; and
 - (3) Must not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.
- (d) Any policy, plan, or contract secured to fill the above requirements must, at a minimum, be:
- (1) Underwritten by an insurance corporation having an A.M. Best rating of "A-" or above; a McGraw Hill Financial/Standard & Poor's Claims-paying Ability rating of "A-" or above; a Weiss Research, Inc. rating of "B + " or above; a Fitch Ratings, Inc. rating of "A-" or above; a Moody's Investor Services rating of "A3" or above; or such other rating as the Department of State may from time to time specify;