J-1 Exchange Visitor Health Insurance Requirements

As a J-1 Exchange Visitor in the United States, the U.S. federal government requires you to carry health insurance which meets the following minimum criteria for yourself and your J-2 dependents. **Failure to purchase health/accident insurance with appropriate repatriation and medical evacuation benefits means that your program will be terminated and reported to the United States Department of State (DOS).**

**PLEASE NOTE:** If you choose to wait until you are in the U.S. to buy health insurance, you should purchase traveler’s insurance to guarantee coverage until your policy in the U.S. takes effect. Mrs. Pam Haney (pohaney@vcu.edu) and Mr. Bob Wood (rawood@vcu.edu) from GEO- Student and Scholar Services are happy to provide you with acceptable insurance plans and information from several insurance companies upon request. Please contact them at (804) 828-0808.

**Required insurance specifications**

1. The policy must provide medical benefits of at least U.S. $50,000 per accident or illness.

2. The policy must provide **repatriation of remains benefits** of at least U.S. $7,500. If you should die in the U.S., this will provide support to return your remains to your home country.

3. The policy must provide **medical evacuation** benefits of at least U.S. $10,000. If, because of a serious illness or injury, you must be sent home on the advice of a doctor, the policy must pay at least the amount mentioned above for travel to your home country.

4. The policy must have a deductible of no greater than U.S. $500 per accident or illness. Most insurance policies require you to cover part of your health expenses yourself (your part is called the deductible) before the company pays anything.

5. The policy must have a co-insurance payment of no greater than 25 percent or less per accident or illness of the covered benefits. Usually, even after you have paid the deductible an insurance policy pays only a percentage of you medical expenses. The remaining portion, which you have to pay, is the co-insurance.

Some sponsors provide health insurance coverage for their scholars. You must make it clear to your department sponsor that you will need the additional medical evacuation and repatriation coverage. If it is unavailable, you can add them as supplements through the companies below.

Harbour Group, L.L.C. [www.hginsurance.com](http://www.hginsurance.com)
International SOS [www.internationalsos.com/visitorusa](http://www.internationalsos.com/visitorusa)