

The U.S. Department of State J-1 Exchange Visitor regulations mandates all 'J' Exchange Visitors (J-1 and J-2) maintain valid major Medical, Medical Evacuation, and Repatriation of Remains Insurance during the period of J status as outlined on the Form DS-2019. The minimum mandatory insurance coverage required for each 'J' is as follows:

Major Medical Coverage per person	\$100,000
Repatriation of Remains per person	\$25,000
Medical Evacuation per person	\$50,000
Deductible not to exceed	\$500 per accident or illness

The only acceptable insurance ratings are:

- 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; or
- a Moody's Investor Services rating of "A3" or above.

NOTE: Willful failure to comply with this requirement will result in the termination of the exchange visitor's program. To avoid termination of 'J' sponsorship, it is critical that this mandatory compliance requirement be met.

This requirement may be fulfilled by:

- Purchasing the UT System Medical Insurance Plan:
<http://uthouston.myahpcare.com/>
- Enrolling in the UT System Employee Health Plan (if compensated through UTHealth and if eligible); and/or,
- Purchasing comparable Insurance coverage through an outside company

Single individuals who chose to purchase the UT System Medical Insurance Plan should be prepared to pay at least \$1,859.00 per year. A spouse can expect to pay at least \$5,266.00 per year. Dependent children can expect to pay at least \$2,894.00 per child/per year. Repatriation and Medical evacuation annual coverage for each individual is \$96.00 per person per year. Costs are subject to change.

J-1 Students will be automatically enrolled in the UT System Student Medical Insurance plan at the time of registration, unless evidence of comparable coverage has been presented and a waiver obtained. Coverage for dependents is also available, but will not automatically be billed to the student's account.

Individuals who are employed by The University for at least 20 hours per week may be eligible for coverage under the UT System Employee Health Plan; however, Medical Insurance coverage is not immediate upon employment and thus, you will be required to purchase Medical Insurance upon your arrival to cover the period before the Medical Insurance takes effect.

Although UT Employee Health Insurance meets the minimum requirement for medical coverage, the Employee Health Plan does not provide Medical Evacuation or Repatriation of Remains Coverage. Thus, Medical Evacuation and Repatriation Insurance must always be purchased separately. Repatriation and Medical Evacuation annual coverage through the UT System Medical Insurance Plan is \$96.00 per person per year.

It is the responsibility of the J-1 Exchange Visitor to maintain valid Medical Insurance and valid Medical Evacuation and Repatriation of Remains Insurance for the J-1 and all J-2 dependents during the entire J program as outlined on the Form DS-2019, **and** maintain a copy of the valid insurance on file at the Office of International Affairs.