

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 per accident or illness
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:

- a. an A.M. Best rating of "A-" or above;
- b. a McGraw Hill Financial/Standard & Poor's Claims-paying Ability rating of "A-" or above;
- c. a Weiss Research, Inc. rating of "B+" or above;
- d. a Fitch Ratings, Inc. rating of "A-" or above; or
- e. 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.

There are two types of Insurance coverage you will need: 1) Health / Medical Insurance and 2) Medical Evacuation of Repatriation Remains Insurance. You must present evidence of having the required insurance for the period of sponsorship (begin and end date as listed on the Form DS-2019.)

This requirement may be fulfilled by:

- 1) Enrolling in the UT System Employee Health Plan (if compensated through UTHealth and if benefits eligible)
 - a. If it is a full-time, paid, and benefits-eligible position (e.g. Postdoctoral Research Fellow, Research Assistant, etc.) your UT System Medical Insurance may not be effective on your start date. There may be a waiting period between your start date and when your UT System Medical Insurance takes effect. Any applicable waiting period will be determined by the [UTHealth Benefits Office](#) and it is always subject to change. Due to this, you must purchase a private insurance for the period that you will not be covered by UT System Medical Insurance.

Disclaimer: UT System Insurance Plan **NEVER** covers Medical Evacuation and Repatriation of Remains insurance. This must always be purchased separately through a private company.

J-1 Degree Students enrolled in a course of study at UTHealth 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.

J-1 Non-Degree Students who are not enrolled in a course of study at UTHealth will need to purchase an independent insurance policy (see item 2 below) or a policy through UTHealth Auxiliary Enterprises (see item 3 below.)

- 2) Purchasing comparable insurance coverage through an outside company
 - a. The insurance can be purchased from an outside company that meets the ratings requirements listed above
 - b. While the Office of International Affairs cannot endorse any insurance companies, some common companies J-1 Exchange Visitors purchase insurance from are:
 - i. BETINS Insurance
 - ii. Seven Corners Insurance
 - iii. isoa.org

- iv. For additional options, please reference the J-1 Prearrival Information Form.
 - c. *If any documentation is in a language other than English, it must be accompanied by a certified third-party English translation.*
 - d. *If the coverage amounts are not listed in U.S. Dollars, a letter from the insurance company listing the value in U.S. Dollars is required.*
- 3) Purchasing Medical, Medical Evacuation, and Repatriation Insurance through UT System Student Medical Insurance plan (AHP) via [UTHealth Auxiliary Enterprises](#).

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** provide the Office of International Affairs with a copy of the valid insurance.

As stated above, willful failure to comply with the J-1 Insurance requirement will lead to a termination of your J-1 program and your immediate departure from the US.