

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:

- 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.

**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.)

**The insurance requirement may be fulfilled by:**

- 1) Enrolling in the UT System Employee Health Plan (if compensated through UTHealth and if benefits eligible)

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 is 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 temporary outside 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.

- 2) Purchasing comparable insurance coverage through an outside company

While the Office of International Affairs cannot endorse any insurance companies, some common companies J-1 Exchange Visitors purchase insurance from are:

- Cultural Insurance Services CISI - <http://www.culturalinsurance.com/>
- Compass Student Insurance - <https://www.studentthealthusa.com/>
- Gateway Insurance Plans - [www.gatewayplans.com/](http://www.gatewayplans.com/)
- IMG International Health & Travel Medical Insurance - <http://www.imglobal.com/>
- International Student Insurance - <https://www.internationalstudentinsurance.com/>
- ISO International Student Insurance - <http://www.isoa.org/>
- Tokio Marine HCC - <http://www.tmhcc.com/>
- Wallach & Company, Inc. - [www.wallach.com](http://www.wallach.com)

- 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.

**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.**