

J-1 HEALTH INSURANCE REQUIREMENT ACKNOWLEDGMENT AND AGREEMENT

J-1 Exchange Visitor Program regulations require that J-1 Exchange Visitors and their J-2 dependents carry health insurance meeting specific minimum standards (Code of Federal Regulations - 22 CFR 62.14). Failure to maintain required insurance coverage can result in termination of J status. Exchange visitors who are not eligible for Washington University benefits must obtain minimum insurance coverage before coming to the United States. Because health care expenses in the United States can be costly, coverage in the amounts listed below may not be sufficient to cover all expenses for medical care, and higher levels of coverage may be considered.

J-1 health insurance must provide the following minimum coverage:

1. Medical benefits of at least \$50,000 (US\$) per accident or illness;
2. Repatriation of remains in the amount of \$7,500 (US\$);
3. Expenses associated with the medical evacuation of the exchange visitor (or accompanying spouse or dependent children) to his or her home country in the amount of \$10,000 (US\$);
4. A deductible not to exceed \$500 per accident or illness.

An insurance policy secured to meet J-1 coverage requirements:

1. May require a waiting period for pre-existing conditions, which is reasonable as determined by current industry standards;
2. May include a provision for co-insurance under the terms which the exchange visitor may be required to pay up to 25% of the covered benefits per accident or illness;
3. Shall not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.

Any policy, plan, or contract must, at minimum be:

1. Underwritten by an insurance corporation having an A.M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-" or above, a Standard & Poor's Claims-paying Ability rating of "A" or above, a Weiss Research, Inc. Rating of "B+" or above, or such other rating as the Agency may from time to time specify; or
2. Backed by the full faith and credit of the government of the exchange visitor's home country; or
3. Part of a health benefits program offered on a group basis to employees or enrolled students designated sponsor; or
4. Offered through or underwritten by a federally qualified Health Maintenance Organization (HMO) or eligible Competitive Medical Plan (CMP) as determined by the Health Care Financing Administration of the U.S. Department of Health and Human Services.

J-1 Exchange Visitors who are eligible for and enroll in Washington University (WU) benefits must select a plan that meets J-1 program requirements. Because WU health insurance begins on the first day of the month, J-1 scholars who do not begin work on the first of the month must have or obtain short-term coverage meeting J-1 requirements. In addition, WU does not provide repatriation and medical evacuation coverage for J-2 dependents of benefits-eligible J-1s. Supplemental coverage must be purchased separately and is available through:

SOS International

Sales (800) 523-8662; (215) 942-8333 – phone

E-mail: customersupport@internationalsos.com; Website: www.internationalsos.com

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J-1 Exchange Visitors who are not eligible for Washington University benefits must provide proof of coverage (including coverage for any J-2 dependents) with one of the following (note that some plans may not include pregnancy and childbirth coverage):

Health insurance meeting minimum J-1 coverage that is backed by the full faith and credit of the government of the Exchange Visitor's home country (certified English translation required).	
The Gateway Plans (800) 282-4495 – phone E-mail: gateway@marshpm.com Website: www.gatewayplans.com	Compass Benefits Group (800) 767-0169 - phone E-mail: jfleming@compassbenefit.com Website: www.compassbenefit.com
The Harbour Group, L.L.C. (800) 252-8160 – phone E-mail: info@hginsurance.com Website: www.hginsurance.com	International Students Organization (800) 244-1180 – phone E-mail: mailbox@isoa.org Website: http://www.isoa.org
HTH Worldwide Insurance Services Sales: (877) 424-4325 (Toll-free); (610) 254-8700 (Local) Customer Service: (888) 350-2002 (Inside U.S.); (610) 254-8771 (Outside U.S.) E-mail: studentinfo@hthworldwide.com ; Website: www.hthstudents.com	

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I acknowledge and agree that my participation in a J-1 program at Washington University in St. Louis is contingent on my enrollment in or obtaining required minimum health insurance coverage for myself and any J-2 dependents. I further acknowledge and agree to maintain such insurance coverage during the entire period of my stay in J-1 status and dependents' stay in J-2 status. I understand and agree that I may periodically be requested to provide documentation of or verify coverage and my failure to carry required health insurance for myself and any J-2 dependents will subject me and any dependents to termination of J status and loss of legal immigration status.

Please select one:

- I plan to enroll in a Washington University health insurance plan.
- I have enrolled in coverage with this provider: _____

If dependents will accompany you in J-2 status, please select one:

- My J-2 dependents will be enrolled in a Washington University health insurance plan and will obtain applicable supplemental coverage.
- My J-2 dependents have enrolled in coverage with this provider: _____

Signature

Printed Name

Date