J-1 HEALTH INSURANCE REQUIREMENT

Under the regulations of the J-1 Exchange Visitor status, all J-1s and their J-2 dependents are required to carry health insurance according to specific standards (as outlined below). Failure to maintain insurance coverage can result in termination of the J status.

Minimum coverage under the J program must include the following:
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.

In addition, insurance plans are subject to the following requirements:
1. Plans may require a waiting period for pre-existing conditions which is reasonable as determined by current industry standards.
2. Coverage 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. Plans 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 meet the following standards:
1. Must be underwritten by an insurance corporation having an A.M. Best rating of “A-“ or above, a Standard & Poor’s Claims-paying Ability rating of “A-“ or above, a WeissResearch, Inc. Rating of “B+” or above, or such other rating as the United States Information Agency may from time to time specify; or
2. Must be back by the full faith and credit of the government of the exchange visitor’s home country; or
3. Must be part of a health benefits program offered on a group basis to employees or enrolled students designated sponsor; or
4. Must be 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 Service.

Some individuals on Washington University’s J program will be eligible for coverage under employee plans; others will not. Washington University will provide self-insurance for the medical evacuation and repatriation benefits for the J-1s under the program; however, J-2 dependents are not covered under this self-insurance plan.
For individuals who are seeking policies to cover themselves or family members, the following information is provided. Washington University does not endorse any of the carriers, but provides these names of insurance carriers as information only.

The following providers offer insurance plans to international students and scholars (and in some cases, their family members). Individual information may be requested directly from the carriers:

Hinchcliff International
11 Ascot Place
Ithaca, NY 14850
(607) 257-0100 or 1-800-242-4178
(607) 257-3051 fax

John Hancock: International Student Medical Insurance Program
Fiduciary Administrative Services
1 Wall Street, Suite 2-A
Ravenswood, WV 26164
1-800-331-0841
(304) 273-4756
E-mail: mcswv@citynet.net

Seabury & Smith
International Student Department
1255 23rd Street, NW
Washington, DC 20037
1-800-331-3047
(202) 457-6877 fax

T.W. Lord & Associates
International Benefits Division
25 Dodd Street
P.O. Box 1185
Marietta, GA 30061
1-800-633-2360
(770) 429-0638
E-mail: theplan@twlord.com

The Harbour Group, L.L.C.
1800 Michael Faraday Drive
Suite 201
Reston, VA 20190
(703) 733-0952 or 1-800-252-8100
(703) 733-0946 fax
E-mail: info@hginsurance.com