

International Scholar Health Insurance Memo of Understanding

By signing this document, the scholar named below confirms his/her understanding of the medical insurance requirements listed here:

1. I understand that the Department of State requires all J-1 Exchange Visitors and their accompanying dependents to have health and accident insurance coverage that must begin no later than the "Program Begin Date" as noted on the DS-2019 form and must not end before the effective "Program End Date."
2. I understand that if I am **full-time employed or have the title of "postdoc" at UC Davis**, I must check with my department to find out if I will be offered health insurance through UC Davis or if I must buy it independently. (In most cases, postdoc titles and other full-time employment at UC Davis will include health benefits. Scholars must talk to their departments.)
3. I will maintain health benefits for myself and any J-2 dependents at minimum at the amounts listed below:
 - - -Medical benefits per accident or illness of at least: \$100,000 minimum*
 - - -Repatriation of Remains: \$25,000
 - - -Expenses related to Medical Evacuation: \$50,000
 - - -Deductible per accident or illness not to exceed \$500

***Please note: SISS considers the minimum medical coverage per accident or illness required by law to be low for the cost of medical care in today's medical system. Therefore, we recommend that international scholars purchase health care benefits at a minimum of \$250,000.00 per accident or illness. Insurance policies may require a waiting period for pre-existing conditions and provisions for co-insurance under which the J-1/J-2 may have to pay up to 25% of covered benefits per accident or illness.**

4. The insurance corporation underwriting the policy must have one of the following ratings. Note: Insurance coverage backed by the full faith and credit of your home government meets these requirements:
 - - -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. of "A-" or above
 - - -a Moody's Investor Services rating of "A3" or above

Insurance information can be found on the SISS website at http://siss.ucdavis.edu/health_j1.cfm. Please review this website for some US health insurance company options. Note that you and your J-2 dependents may also be subject to the requirements of the Affordable Care Act (ACA). SISS recommends that J-1 scholars purchase travel insurance coverage for the first month in the US, to provide health coverage until a longer-term health insurance plan is selected and purchased for the J-1 program duration.

Scholar Declaration: *I understand that I am responsible for the purchase of health insurance that meets the above requirements. I understand the cost of insurance premiums (monthly payments) in the US is high and I confirm that I will have sufficient finances to cover the cost of insurance premiums throughout my stay. I understand that U.S. government regulations require the University to notify the U.S. Department of State and to **terminate** my J-1 exchange visitor status if they determine that my family members or I willfully failed to comply with the insurance requirements.*

Name: _____
 family (last) given (first) middle

Signature: _____ Date _____