
Health Insurance Requirements for J-1 Scholars and J-2 Dependents

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J-1 scholars are required to maintain health insurance for themselves and any J-2 dependents throughout their J-1 exchange visitor program in the U.S. Failure to maintain such health insurance while in the United States will be considered a violation of J-1 status and may lead to termination of the J-1's legal status. The requirements for health insurance that are outlined below summarize the requirements defined by U.S. federal regulations. These are the **minimum requirements** for each J-1 scholar and J-2 dependent. Based on current medical costs, a minimum coverage of **\$300,000 per incident is strongly recommended**.

- 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**
- The insurance must cover "pre-existing conditions" after a reasonable waiting period.

Scholars with **postdoctoral titles** will receive benefits through Postdoctoral Scholar Benefits. Scholars employed by UC Davis may receive benefits through UC Davis. In these two cases, scholars should check with their department **before purchasing insurance**. Scholars who are not postdocs and not paid from a US source will most likely need to purchase insurance on their own for themselves and their family. We strongly recommend that all J visitors purchase a **short-term traveler's insurance** to cover at least the first month in the U.S. for themselves and any family members. Even if health insurance is offered to you by the University as part of your UC Davis benefits, the coverage may not begin immediately, so travel insurance is always a good idea. In general, many airlines and credit card companies offer travel insurance.

Different Situations for Scholar Health Insurance

- If you are paid by UC Davis or have a **postdoctoral title** at UC Davis, ask your department whether you, and any family members, will receive health insurance benefits before purchasing health insurance.
- If you do not receive health insurance through UC Davis, you may purchase health insurance in your home country but it must meet –or surpass – the requirements above and provide you with a health insurance identification (ID) card that you can carry with you. A health insurance ID card should include information about your full name, the limits of your health insurance coverage, the dates of coverage and a contact number for the health insurance company that can be used by any hospital or doctor's office in the US.
- You may also purchase a health insurance plan from a company that serves international students and scholars after you arrive in the US. Examples of these companies are listed below, although there are many now to choose from. It is important to do some research to find the health insurance plan that meets your needs, your family's needs (if applicable) and your budget. You will need to select a plan that meets your needs and budget **within the first week or two of arrival in the US**.
- If you have an insurance plan that meets most of the requirements listed but **does not include medical evacuation and/or repatriation of remains**, you must purchase supplemental insurance to make sure you also have this requirement covered.

One option for supplemental insurance for **medical evacuation and/or repatriation of remains** is:

Betins

Tel: 866-552-8834

<http://www.betins.com/Products/Evacuation/Evacuation.aspx>

When purchasing insurance, be sure you understand what the insurance “covers” (“coverage” is the list of items for which the insurance company will pay the cost). Most “premiums” (the monthly, semi-annual or annual cost of the insurance) are **not refundable**. Examples of items you should consider include:

- **Cost of prescriptions** (some drugs that are used to treat illness require a prescription or “doctor’s order” in the US and some insurance companies do not cover the cost of some drugs)
- **Insurance for Dependents** (some companies may not offer insurance for dependents or the rates may be too high)
- **Pre-existing conditions** (conditions that you or your family have already been treated for in the past by a medical doctor, such as asthma, cancer, pregnancy, etc., may not be covered)
- **“Wellness Visits”** (some insurance covers the cost of routine doctor’s appointments and some insurance does not cover this cost)
- **Vaccines** (some insurance does not cover some or all vaccines)
- **Vision and Dental Care** (Most health insurance in the US does not cover vision or dental care and it is not a requirement for the J-1 visa status. Scholars may choose to purchase additional plans in the US to cover their vision and dental needs.)

For more information, see http://siss.ucdavis.edu/resources/intl_scholar_resources/index.html

Below is a list of health insurance companies that offer insurance that meets the requirements for J-1 scholars.

This list is not complete and J-1 scholars should feel free to do their own web search as well:

Ascension Benefits & Insurance Solutions (this is not for scholars with dependents)

800-537-1777

<http://www.renstudent.com/Students/>

Marsh and McLennan Insurance Agency

Bay Area Office: 415-243-4160

<http://mma-west.com/international-scholars.html>

Compass Benefits Group

800-683-1468

<https://www.compassstudenthealthinsurance.com/>

The Harbour Group

800-252-8160

<http://www.hginsurance.com/>

HTH Worldwide

888-243-2358

http://www.hthtravelinsurance.com/travel_medical.cfm

Visit Travel & Medical Insurance Program

800-247-5575

<http://www.visitinsurance.com/>

VisitorsHealth

877-778-4562

<http://www.visitorshealthinsurance.com/j1-visa-health-insurance/>