

J-1 Exchange Visitor Medical Insurance Requirements

In order to maintain your J-1 status you must obtain and maintain health insurance that meets the minimum requirements as defined by the US Department of State which governs the Exchange Visitor program. “At a minimum, insurance shall cover: 1) medical benefits of at least \$100,000 per person per accident or illness, 2) repatriation of remains in the amount of \$25000; and 3) expenses associated with medical evacuation in the amount of \$50,000. A policy secured to fulfill the insurance requirements shall not have a deductible that exceeds \$500 per accident or illness...” Willful failure to comply can result in your termination from the J program. This insurance requirement also applies to J-2 dependents.

Proof of insurance is required for granting of immigration benefits. The **Major Medical Insurance Programs** listed below are some of the plans that meet the minimum requirements of the J-1 Exchange Visitor Program. The section entitled **Medical Evacuation and Repatriation Plans** lists companies which may be able to supplement insurance policies that do not include these provisions. You must contact these companies directly to inquire about coverage and rates and to apply for insurance. Please provide proof of insurance along with your check-in documents to Bryony Higgins, bryonyh@clemson.edu. **Please note that insurance offered through the on-campus Redfern Health Center also meets the Medical Insurance Requirements. For further information contact the Student Insurance Manager, Ms. Vickie Metz, svickie@clemson.edu.**

MAJOR MEDICAL INSURANCE PROGRAMS

COMPANY	MAILING ADDRESS	CONTACT INFORMATION	AVAILABLE PLANS
Clemson Student Insurance Plan (Administered by Pearce & Pearce, Inc)	AIG Higher Education Mail Center P.O. Box 26050 Overland Park, KS 66225	PH: 1-888-722-1668 www.studentinsurance.com clemson@studentinsurance.com	Major Medical Insurance: Students, scholars, and dependents
Cultural Insurance Services International	Cultural Insurance Services International (CISI) 1 High Ridge Park Stanford, CT 06905	PH: 1-800-303-8120 www.culturalinsurance.com cisiwebadmin@culturalinsurance.com	World Class Coverage Plan: <i>Students, scholars, and dependents</i>
Compass Benefits Group	26 Quincy Avenue Braintree, MA 02184	PH: 1-800-767-0169 FX: 1-781-356-6353 www.compassbenefit.com jfleming@compassbenefit.com	CompassCare & Compass Elite Plans: <i>Students and scholars</i>

Harbor Group, LLC	J. Deutsch Associates, Inc. 111 John St, Suite 750 New York, NY 10038	PH: 1-877-738-5787 FX: 1-212-693-4753 www.intlstudentprotection.com info@intlstudentprotection.com	International Student Medical Insurance: Students, scholars, and dependents
--------------------------	---	---	--

COMPANY	MAILING ADDRESS	CONTACT INFORMATION	AVAILABLE PLANS
HTH Worldwide	One Radnor Corporate Center, Suite 100 Radnor, PA 19087	PH: 1-888-350-2002 FX: 1-610-293-3529 www.hthworldwide.net www.hthstudents.com customerservice@hthworldwide.com	Health Care Advantage: <i>Students, scholars, study abroad participants, and dependents</i> Preferred Health Plan: <i>Students, scholars, study abroad participants, and dependents</i>
Gateway USA	International Medical Group P.O. BOX 88509 Indianapolis, IN 46208-08509	PH: 1-866-286-4076 FX: 1-514-908-1837 www.gatewayplans.com gateway@xn.com	Gateway Premier: <i>Students, scholars, and dependents</i> Gateway US: <i>Short-Term plans for Students, Scholars and Dependents</i> Med Choice Int'l: <i>Students, scholars, and dependents</i>
VISIT International Health Insurance	VISIT Travel & Medical Insurance Programs P.O. Box 210 Mount Vernon, VA 22121	PH: 1-703-660-9062/1-800-247-5575 FX: 1-703-991-9164 www.visitinsurance.com info@visitinsurance.com	VISIT International Health Insurance Program: <i>for International Students, Scholars, Spouses, Families and Visitors.</i>
ISO – J1 Exchange Insurance Plans	150 West 30 th Street, Suite 1101 New York, NY 10001	PH: 8000-244-1180 FX: 212-262-8920 www.isoa.org CustomerCare@isoa.org	ISO Insurance: <i>International students, J visa scholars, OPT, Dependents f2/J2 visa, Non-students.</i>

MEDICAL EVACUATION AND REPATRIATION PLAN

COMPANY	MAILING ADDRESS	CONTACT INFORMATION	AVAILABLE PLANS
Harbor Group, LLC	J. Deutsch Associates, Inc. 111 John St, Suite 750 New York, NY 10038	PH: 1-800-252-8160; FX: 1-703-733-0946 www.hginsurance.com info@hginsurance.com	Medical Evacuation and Repatriation Program <i>Students, scholars, and others engaged in international education</i>
International SOS Assistance, Inc.	3600 Horizon Boulevard, Suite 300 Trevoise, PA 19053	PH: 1-215-942-8226 PH: 1-800-523-8930 www.internationalsos.com/	Medical Evacuation and Repatriation Program <i>Students, faculty, scholars, and dependents</i>