

J-1 Exchange Visitor Medical Insurance Requirements

In order to maintain your J-1 status you must maintain health insurance that meets the minimum requirements as defined by the US Department of State that 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 \$25,000; 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. Brochures from some of these private companies are available at OGE. The section entitled **Medical Evacuation and Repatriation Plans** lists companies that 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 bring proof of insurance to OGE within one month of your arrival.

MAJOR MEDICAL INSURANCE PROGRAMS

COMPANY	MAILING ADDRESS	CONTACT INFORMATION	COVERAGE OPTIONS
International Student Insurance	International Student Insurance 224 First Street Neptune Beach, FL 32266 USA	internationalstudentinsurance.com Phone: 877-758-4391 US Int'l: +1 904-758-4391 Fax: 904-212-0412	<i>No Preventative Services covered</i> <i>Maternity is covered</i> PPO: us1.welcometouhc.com/find-a-doctor
Cultural Insurance Services International PPO: First Health Network: How to use this tool User manual	1 High Ridge Park Stamford, CT 06905	culturalinsurance.com/students/ Phone: 203-399-5130 Fax: 203-399-5596 Email: cisiwebadmin@culturalinsurance.com	<i>10 months coverage maximum</i> <i>No Preventative Services</i> <i>No maternity benefit</i>

COMPANY	MAILING ADDRESS	CONTACT INFORMATION	COVERAGE OPTIONS
PSI Health Insurance Choose \$500 Deductible Plan PPO: UnitedHealth Group	PSI Health Insurance 8206 Leesburg Pike, Suite 305 Vienna, VA 22182	psiservice.com / email: info@psiservice.com Phone: 1-703-879-8679	Silver Plan - No Preventative Services Coverage; no maternity coverage Gold Plan – Preventative Services covered; no maternity coverage Platinum Plan – Preventative Services covered; no maternity coverage
The Harbor Group ISP International Student Protection PPO: Not listed	994 Old Eagle School Rd., Suite 1005, Wayne, PA 19087-1706 Administrative Concepts, Inc. (ACI) at 1-888-293-9229 (from inside the U.S.) or 610-293-9229 (from outside the U.S.); fax 610-293-9299 fax: 610-293-9299	secure.visit-aci.com/insurance/ISP/harbour/Agreement.aspx email: http://www.visit-aci.com/	No maternity coverage except under the ACE plan-conception must occur after coverage begins-maximum coverage is \$5,000 for natural delivery - \$7,500 for C-section delivery
ISO for Clemson University PPO: myfirsthealth.com/ 800-226-5115 www.multiplan.com 888-342-7427	ISO 150 West 30th Street, Suite 1101 New York, NY 10001 Phone: (800) 244-1180 Fax: (212) 262-8920	isoa.org/clemson_university email: CustomerCare@isoa.org	Maternity covered under some plans– check plan brochure
HTH Worldwide PPO: http://www.aetna.com/docfind/home.do?site_id=passport&languagepref=en	HTH Worldwide 933 First Avenue King of Prussia, PA 19406 USA 888-243-2358 (Toll free) Fax: 610-254-8797	hthtravelinsurance.com/students_plans.cfm email: https://www.hthtravelinsurance.com/send-a-message.cfm	Preventative Services Covered Maternity not covered

MEDICAL EVACUATION AND REPATRIATION PLAN

COMPANY	MAILING ADDRESS	CONTACT INFORMATION	AVAILABLE PLANS
Harbor Group, LLC	GlobalTravel Plus 202 Carnegie Center, Suite 302A Princeton, NJ 08540	PH: 609-986-1213 www.hginsurance.com info@hginsurance.com Support: emailto:info@globaltravelplus.com	Medical Evacuation and Repatriation Program provided through Global Travel Plus
On Call International	Trawick International, Inc. 1956-J University Blvd., S.,#264 Mobile, AL 36609	visitorguard.com/docs/trawick-evacuation-plan/ 1-804-325-1385	Medical Evacuation and Repatriation Provided through VisitorGuard.com
T.W. Lord & Assoc, International Benefits Division	25 Dodd Street, P.O. Box 1185 Marietta, GA 30061	PH: 1-800-633-2360 FX: 1-770-429-0638 www.twlord.com theplan@twlord.com	Medical Evacuation and Repatriation Program