IMPORTANT INFORMATION ABOUT MEDICAL INSURANCE FOR J-1 VISA HOLDER AND FAMILY MEMBERS

Under the regulations of the United States Department of State all individuals who receive a Form DS-2019 and enter the U.S. in J-1 exchange visitor status will be required to have and maintain medical insurance to cover themselves and any accompanying J-2 dependents for the duration of their programs. Insurance coverage must provide the following minimum coverage:

A. MINIMUM INSURANCE COVERAGE REQUIRED

1. Major Medical Coverage: $100,000 per person, per accident or illness, with a deductible not to exceed $500 per accident or illness
2. Repatriation of Remains: $25,000
3. Medical Evacuation: $50,000
4. Insurance policy must be in English (to include coverage dates, and amounts listed in U.S. currency), or followed by a notarized English translation.

B. MINIMUM POLICY RATINGS REQUIRED (Must comply with one)

- A.M. Best rating of “A” or above;
- Insurance Solvency International Ltd. Rating of “A” or above;
- Standard and Poor’s rating of “AA” or above; or
- Weiss Research, Inc. rating of “B+” or above.

WILLFUL FAILURE TO COMPLY WITH THE INSURANCE REQUIREMENT WILL RESULT IN TERMINATION OF THE EXCHANGE VISITORS PROGRAM.

- Individuals who are employed by UTSA for at least 20 hours per week, and for 4 ½ months or longer are eligible for coverage under the *UT System Employee Health Plan. At the present time however, this Plan does not provide medical evacuation or repatriation coverage which would need to be purchased separately. If you are unsure as to whether this applies to your situation, you need to check with your department to make sure.

- J-1/J-2 visa holders who will be covered within the U.S. under a foreign insurance policy are responsible to comply with these same insurance requirements.

- It is the J-1 visa holder’s responsibility to notify International Faculty and Scholar Services at UTSA of dependents who are currently in the U.S. or who arrive subsequently, and attest that they all have the required medical insurance coverage.

- Sample Insurance Providers (Please Note: These plans are not endorsed by the University of Texas at San Antonio, nor is this an exhaustive list of providers from whom you may purchase the requisite insurance) –

  - International Medical Group (IMG)
    www.imglobal.com
  - Gateway Insurance Plans
    www.gatewayplans.com
  - http://www.eseries.nafsa.org/scriptcontent/YP_auto/c12.cfm
  - Academic Health Plans
  - PSI
    http://www.ps service.com/
  - Harbour Group
    www.hqinsurance.com
  - NRIOL
    http://www.nriol.net/nriol/insurance/contact.asp
  - Buy American Insurance
    http://www.buyamericaninsurance.com/

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