



## INTERNATIONAL STUDENT & SCHOLAR SERVICES

The University of Alabama at Birmingham

## HEALTH INSURANCE REQUIREMENTS FOR J-1 EXCHANGE VISITORS AND J-2 DEPENDENTS

Both US federal regulations and UAB policy require **all J-1 exchange visitors and their J-2 dependents** to obtain proper health insurance and to present proof to ISSS office.

The US Department of State imposed specific requirements related to the minimum amounts covered by the insurance as described below:

### **Minimum coverage required by US Federal J-1 Exchange Visitor Program regulations:**

- Medical benefits of at least **\$100,000** per accident or illness
- Repatriation of remains in the amount of **\$25,000**
- Expenses associated with medical evacuation to your home country in the amount of **\$50,000**
- Deductibles not to exceed **\$500** per accident or illness

In other words, if the insurance you purchase does not clearly state that it meets all four criteria in the box above, the insurance does not comply with US Federal J-1 regulations.

### **Dates of coverage**

You should remain insured for the actual duration of your participation in UAB's exchange visitor program **as mentioned on your DS-2019 (in box 3 "Form covers period.")**. We encourage you to buy insurance from your first day in the US.

If your program is more than one year in duration, you **MUST** provide proof of coverage for the 1<sup>st</sup> entire year.

**J-2 dependents MUST be covered as well for the entire duration of the program, even if they will join you later on.** Please consider postponing the creation of your dependent's immigration documents if they will not travel with you at the beginning of your program. J-2 dependent's DS-2019s can be created later and they can apply for their visas independently.

A **willful failure** to carry insurance is a **violation** of the US Federal J-1 regulations, and UAB reserves its right, under the regulations, to **terminate your SEVIS record** if you do not provide satisfactory proof of insurance in a timely manner.

## **1. Insurance Terminology**

Please keep in mind that health insurance system in the US is probably very different from your home country. **The US has no universal healthcare system.** There are 3 possibilities:

- 1) insurance through the employer;
- 2) insurance through a private insurance company; **or**
- 3) insurance through one of the government exchanges established by the Affordable Care Act (ACA). **J-1 exchange visitors are not subject to the ACA for their first two years in the US.**



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Below are some terms commonly used in US health insurance. Get familiar with them:

Terms	Meaning
Policy or Plan	Document that outlines what types of illness or injury you and your dependent spouse and/or child(ren) can be treated for.
Coverage	Types of illness or injury you and your dependent spouse and/or child(ren) can be treated for or are covered for.
Co-pay	Amount of money you may have to pay when you visit a physician. It is considered as your portion of the cost of the treatment.
Deductible	<p>Amount of money you need to pay before the insurance starts to cover the cost of the treatment. Example:</p> <p><i>If you have a \$500 deductible, your insurance will not cover treatment until you have spent \$500 in one year on medical costs.</i></p>
Out-of-Pocket	<p>This is when you personally pay for treatment instead of being covered by insurance. Example:</p> <p><i>If you purchase an insurance policy that covers you and your family at 100% after you meet a \$500 deductible, you must pay the first \$500 cost of your medical care out-of-pocket. Then, your insurance will cover the entire cost of medical care for that year beyond \$500.</i></p>
Premium	<p>Amount you pay every month to maintain your health insurance.</p> <p>Generally, policies or plans with higher premiums have lower deductibles (<i>because you are paying more upfront, they start to cover your costs sooner</i>), and plans with lower premiums have higher deductibles (<i>because you are paying less upfront, they start to cover your costs later</i>). Look closely at the relationship between premiums and deductibles when you consider insurance plans.</p>
Pre-existing Conditions	<p>Some plans will not pay the cost of treating illnesses or injuries that began prior to when you purchase insurance, known as <u>pre-existing conditions</u>. Others make you wait (e.g., six months) until they will cover the cost of that illness.</p> <p>If you or a dependent suffer from a chronic condition, choose a plan that will cover any treatment necessary for that condition as soon as the policy is effective.</p>



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### 2. Choose your insurance plan

Please make the distinction between:

#### a. Exchange Visitors Compensated by UAB

If you will be **compensated by UAB**, depending on your HR assignment category you may be eligible to enroll in **VIVA UAB Insurance**.

If you will be **compensated as a Postdoctoral Scholar** (*i.e.*, you received a letter from UAB's Office of Postdoctoral Education), you will be **eligible** to enroll in **VIVA UAB for Postdocs**.

Both VIVA UAB and VIVA UAB for Postdocs (when read in conjunction with the life insurance policy in which postdocs are automatically enrolled) meet the Department of State's insurance requirements.

Please note that the process can take several weeks after your arrival in the US. Thus, you **MUST buy temporary insurance for the 1<sup>st</sup> month** to cover you and your family beginning from your program start date (please see the table below for insurance plans acceptable for J-1 Exchange Visitors).

#### b. Exchange Visitors NOT Compensated by UAB

There are dozens of J-1 compliant insurance policies on the market. The following are just a few of the policies available, and **ISSS does not endorse any particular company or plan**.

INSURANCE COMPANY	PHONE #	ACCEPTABLE PLANS	COMMENTS
ISO Student Health Insurance	+1-800-244-1180	<a href="#">ISO J-1 Exchange Plan</a>	Minimum 3 months plan
IMG	+1-800-628-4664	<a href="http://www.imglobal.com">www.imglobal.com</a> ( <a href="#">Patriot Exchange plan</a> - choose the \$100,000 plan option)	Possibility of 1 month plan
International Student Protection	+1-877-738-5787	<a href="#">ISP Basic</a> (choose the version with the \$100/\$500 deductible option)	
iNext International Health Insurance	+1-866-887-7122	<a href="#">Global Adventure or Global Adventure Plus</a>	
VISIT International Health Insurance	+1-800-247-5575	<a href="#">Patriot Exchange</a> (choose the \$100,000 option) or <a href="#">VISIT Lite</a> (choose the \$100,000 option)	
Cultural Insurance Services International	+1-800-303-8120	<a href="#">International Student and Scholar Insurance</a>	
International Student Insurance	+1-877-758-4391	<a href="#">Smart, Budget, Select, or Elite plans</a>	
PGH Global by United Healthcare		<a href="#">Basic or Essential</a>	
Tokio Marine HCC	+1-800-605-2282	<a href="#">Atlas Travel</a>	Possibility of 1 month plan