

Sickness and Accident Insurance Statement of Compliance for J-1 Exchange Visitors and J-2 Dependents

The U.S. Department of State requires all exchange visitors in J-1 exchange visitor nonimmigrant status and their J-2 dependents to purchase comprehensive sickness and accident insurance for the entire J-1 exchange visitor program duration in the United States. To meet these requirements, the accident and sickness insurance must meet the following minimum standards:

- **Medical benefits of at least \$100,000 per accident or illness**
- **Repatriation of remains coverage of at least \$25,000**
- **Medical evacuation coverage to home country of at least \$50,000**
- **Maximum deductible of \$500 per accident or illness**

The insurance policy must also be underwritten by an insurance corporation with an A.M. Best rating of "A-" or above, a McGraw/Hill Financial Standard/Poor's Claims Paying Ability rating of "A-" or above, "A-" or above rating by Fitch Ratings, Inc., "A3" rating or above by Moody's Investor Services, or a Weiss Research, Inc. rating of B+ or above. Alternatively, the policy may be 1) backed by the full faith and credit of the visitor's home country government **or** 2) part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor **or** 3) offered through or underwritten by a federally qualified Health Maintenance Organization (HMO) or eligible Competitive Medical Plan as determined by the Centers for Medicare and Medicaid Services of the US Department of Health and Human Services.

The insurance policy must not unreasonably exclude coverage for perils inherent to the activities of your exchange program (for example, getting a chemical burn in a lab). The plan can only include co-insurance provisions which require the exchange visitor (and any J-2 dependents if applicable) to pay no more than 25% of the covered benefits per accident/illness.

The J-1 exchange visitor is responsible for purchasing sickness and accident insurance for all J-2 dependents for the duration of the exchange visitor's program. The duration of the program is indicated on the Form DS-2019.

Exchange visitors in J-1 status and their J-2 dependents may also be subject to the requirements of the Affordable Care Act (ACA). More information on the ACA is available at www.healthcare.gov.

J-1 exchange visitors who are **either** a) full-time employees on the payroll of the UT Health Science Center at San Antonio **or** b) part-time employees on payroll who work at least 20 hours per week and are appointed for at least 4.5 months are eligible for coverage under the Health Science Center's employee medical insurance plan. However, there is a 60-90 day waiting period before insurance coverage starts. Contact the Office of Human Resources if you have questions about when your employee insurance coverage will begin. It is the responsibility of an employee on a J-1 visa to purchase medical insurance that meets the U.S. Department of State's requirements for the period of time before which the employee medical insurance plan begins.

However, the Health Science Center's employee medical insurance plan does **not** meet the U.S. Department of State's requirements for repatriation of remains and medical evacuation coverage. Consequently, J-1 employees participating in the employee medical insurance plan must purchase additional repatriation and medical evacuation coverage for the duration of their exchange visitor program in the U.S.

There is a University of Texas (UT) system sponsored repatriation of remains and medical evacuation policy (AES) administered by Academic Health Plans. The AES repatriation and medical evacuation plan can be used by J-1 employees to supplement the employee medical insurance plan to meet the requirements for J-1 exchange visitors and their J-2 dependents. For instructions on how to enroll, please contact your international advisor directly. You can also choose to purchase another repatriation and medical evacuation plan as long as it meets the U.S. Department of State's requirements stated above.

J-1 exchange visitors who are **not** eligible for and/or enrolled in the Health Science Center's employee medical insurance plan **must** have sickness and accident insurance meeting the requirements detailed above for the duration of their exchange visitor program at the Health Science Center.

There is a UT sponsored Student Health Insurance Plan (SHIP) administered by Academic Health Plans. This medical insurance plan is separate from the employee insurance plan. The SHIP policy meets all the insurance requirements for J-1 exchange visitors and their J-2 dependents including repatriation and medical evacuation coverage. For information on how to enroll, please contact your international advisor directly.

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- I understand that as a J-1 Exchange Visitor, I am required by U.S. federal regulations to have and maintain sickness and accident insurance that meets the U.S. Department of State's requirements outlined above.
 - I understand that I must have comprehensive insurance meeting the requirements for my J-2 dependents.
 - I understand that I must maintain valid insurance for the duration of my J-1 exchange visitor program as indicated on my Form DS-2019.
 - I understand that it is highly recommended, but not required, that I also purchase sickness and accident insurance for me and any J-2 dependents from the date of arrival in the U.S. to the start of the J-1 program and from the end of the J-1 program through the 30 day grace period.
 - I understand that if I willfully fail to purchase and maintain required insurance for myself or my J-2 dependents, the Health Science Center by law must terminate my J-1 status and the J-2 status of my dependents—ending our legal immigration status and subjecting us to possible deportation by the U.S. Department of Homeland Security.
 - I understand that upon arrival to the U.S. and checking in with the Office of International Services (OIS), I must provide documents of sickness and accident insurance coverage for me and my dependents (if they are in J-2 status) from the date of my arrival in the U.S. until my program end date or the 31st of July – whichever is sooner.
 - I understand that on August 1st of every year of my J-1 program, I must submit documents to the OIS showing that I have the required insurance until my program end date or the subsequent 31st of July– whichever is sooner.

Any questions? Contact the OIS at international@uthscsa.edu.

Printed Name: _____

Date: _____

Signature: _____