

HEALTH INSURANCE FOR J-1 SCHOLARS

The Department of State (DOS) requires that all J-1 exchange visitors and their J-2 dependents maintain medical insurance that meets the DOS health insurance requirements for the **entire duration** of their J program. **Failure to maintain insurance coverage will result in the termination of J-1/J-2 status.**

The Department of State health insurance requirements are as follows:

- \$50,000 for each accident or illness
- \$7,500 for repatriation of remains (pays for the scholar's body to be returned to the scholar's home country for burial if the member dies in the US)
- \$10,000 for medical evacuation (pays for the scholar to return to their home country if a doctor advises the member to return home due to serious illness or injury)
- Maximum \$500 deductible or 25% co-pay (portion of the cost of treatment that the scholar must pay before the insurance company will begin to pay on a claim. The scholar is not reimbursed for these medical costs)
- Waiting period for pre-existing conditions may not exceed industry standards (length of time a scholar must be a member of the health insurance plan before the insurance company will pay for treatment of an illness or injury that existed before the scholar became a member of the insurance plan)
- May not unreasonably exclude coverage for activities that are part of the scholar's program
- Insurance company must meet minimum rating requirements set by the State Department (measure of the quality and reputability of the insurance company)
- Payable in US Dollars (for health insurance from a company outside of the United States)

Scholars may use health insurance from their home country provided it meets the Department of State's minimum requirements. To determine if your home country provider plan meets these requirements, contact the insurance provider.

INSURANCE OPTIONS AVAILABLE THROUGH OREGON STATE UNIVERSITY

Employees

Postdoctoral Scholars

See <http://studenthealth.oregonstate.edu/insurance> for details on insurance coverage offered as part of this employment category.

Other positions (faculty or staff)

Faculty or staff may be eligible for PEBB health insurance. Scholars should review their offer of employment to determine whether or not insurance coverage will be offered.

IMPORTANT NOTE: additional insurance coverage is necessary to satisfy U.S. Department of State requirements namely **Emergency Medical Evacuation & Repatriation**. Scholars must purchase this supplemental coverage, as it is not included in OSU staff benefits.

INSURANCE OPTIONS AVAILABLE THROUGH OREGON STATE UNIVERSITY , CONTINUED

Non-employees

Student Health Center’s International Medical Plan

Scholars may enroll in the OSU International Medical plan on a self-pay basis. This plan meets DOS minimum requirements. Scholars may not use the Student Health Center for treatment, but the plan can be used to pay for medical treatment at off-campus medical institutions.

See <http://studenthealth.oregonstate.edu> for more information.

PEBB

Qualifying scholars may enroll in Public Employees' Benefit Board (PEBB) coverage on a self-pay basis.

IMPORTANT NOTE: additional insurance coverage is necessary to satisfy U.S. Department of State requirements namely **Emergency Medical Evacuation & Repatriation**. Scholars must purchase this supplemental coverage, as it is not included in Public Employees’ Benefit Board coverage.

See <http://oregonstate.edu/admin/hr/benefits/plans.html> for more information.

OTHER INSURANCE PROVIDERS

The following companies provide policies that are specifically designed for international visitors to the United States. A sampling of ESL providers indicated to NAFSA (professional organization of international educators) that they work with the companies listed below. International Scholar & Faculty Services does not endorse any one of the following companies; they are listed solely for convenience.

CMI Insurance Specialists http://www.cmi-insurance.com/ 800.677.7887	The Harbour Group, LLC http://www.hginsurance.com/ 800.252.8160
Cultural Insurance Services International (CISI) http://www.culturalinsurance.com/ 800.303.8120	Rust & Associates http://www.rustassoc.com/ 877.964.7900
Gateway http://www.gatewayplans.com/ 800.282.4495	Wallach & Company, Inc. http://www.wallach.com/hcglobal.asp 800.237.6615