

# US DEPARTMENT OF STATE HEALTH INSURANCE REQUIREMENT FOR J1 VISITING SCHOLARS

**Important:** The US Department of State (DOS) regulations require that all J-1 principal and J-2 dependent non-immigrants in residence at U.S. institutions of higher education to have specific medical insurance coverage by the time of the J1 Program start date as outlined below. (22 CFR 514.14 and 22 CFR 62.14)

## US DEPARTMENT OF STATE REQUIREMENTS

- medical benefits of at least \$50,000 per accident or illness
- a co-payment not greater than 25% of the covered benefits per accident or illness
- a deductible not to exceed \$500 per accident or illness
- a waiting period for pre-existing conditions that is reasonable by current industry standards
- coverage for activities inherent to the exchange program (i.e., flight training for an aviation school)
- repatriation of remains in an amount of \$7,500
- expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of \$10,000

## HEALTH INSURANCE OPTIONS

**Before your J1 Program starts**, you must check-in with the Campus Health Insurance office located at the Campus Health Service on the 2<sup>nd</sup> floor to present your insurance documentation in **English version** showing that coverage meets DOS requirements and in effect by the start of your J1 Program. **If you do not have health insurance in effect as of the J1 Program start date listed on your DS2019, you will be required to purchase a policy.**

- **Coverage from Home Country**

Visitors are welcome to bring health insurance for themselves and their dependents from their home countries for the duration of their J1 Program, providing the insurance documentation is in English showing that coverage meets DOS requirements and is in effect by the start of the J1 Program.

- **Eligible for The University of Arizona Employee Benefits**

Please check with your university department regarding your eligibility to enroll onto The University of Arizona Faculty/Staff Insurance. If you are, find out when your orientation will take place and when your UofA employee benefits will take effect. This is important to know because you will need to purchase an insurance policy providing coverage that meets the DOS requirements that are in effect by the start of your J1 Program until your UofA employee benefits take effect.

- **Arriving with No Health Insurance Coverage**

If you do not have health insurance in effect by the start of your J1 Program, you will be required to purchase a policy that meets DOS requirements. Available options: The University of Arizona endorsed Student Health Insurance or a Gateway USA Plan. Information can be obtained at the following websites.

[www.health.arizona.edu](http://www.health.arizona.edu) Enter site and select “Fees & Insurance” then select the link for “Post Doctoral Fellows, Visiting Scholars and Visiting Professors”. Being enrolled in this plan will allow you access to the Campus Health Service for your medical needs.

[www.gatewayconnexions.com](http://www.gatewayconnexions.com) Enter site and select “Individuals” then select “Business or Sponsored Travel” from the drop down. Scroll down and select “Gateway USA”.

**Contact Information:** The University of Arizona Campus Health Insurance Office 520-621-5002 or [chsinsurance@health.arizona.edu](mailto:chsinsurance@health.arizona.edu)