

**J-1 Exchange Visitor Medical Insurance Requirements**

In order to maintain your J-1 status you must obtain and maintain health insurance that meets the minimum requirements as defined by the US Department of State which governs the Exchange Visitor program. “At a minimum, insurance shall cover: 1) medical benefits of at least \$100,000 per person per accident or illness, 2) repatriation of remains in the amount of \$25,000; and 3) expenses associated with medical evacuation in the amount of \$50,000. A policy secured to fulfill the insurance requirements shall not have a deductible that exceeds \$500 per accident or illness...” Willful failure to comply can result in your termination from the J program. This insurance requirement also applies to J-2 dependents.

Proof of insurance is required for granting of immigration benefits. The **Major Medical Insurance Programs** listed below are some of the plans that meet the minimum requirements of the J-1 Exchange Visitor Program. The section entitled **Medical Evacuation and Repatriation Plans** lists companies which may be able to supplement insurance policies that do not include these provisions. You must contact these companies directly to inquire about coverage and rates and to apply for insurance. Please bring proof of insurance to the Office of International Student & Scholar Services (OISSS) immediately upon your arrival.

**MAJOR MEDICAL INSURANCE PROGRAMS**

COMPANY	MAILING ADDRESS	CONTACT INFORMATION	AVAILABLE PLANS
<b>Academic HealthPlans, Inc.</b>	PO Box 1605, Colleyville, TX 76034	Phone: (877) 624-7911 Fax: (817) 809-4701 <a href="https://tamuk.myahpcare.com/enrollment">https://tamuk.myahpcare.com/enrollment</a>	TAMUS Student Health Insurance Plan, (NOTE: Exchange Visitor’s do not have be a student to qualify)
<b>ISO Student Health Insurance</b>	150 West 30 <sup>th</sup> Street, Suite 1101, New York, NY 10001	Phone: 800 244-1180 Email: <a href="mailto:customercare@isoa.org">customercare@isoa.org</a> <a href="https://isoa.org/">https://isoa.org/</a>	J-1 Exchange Insurance Plans. OPTima Insurance Plans.
<b>International Student Protection</b>	111 John Street, Suite 750 New York, NY 10038	PH: 1.877.738.5787 (toll free) <a href="http://intlstudentprotection.com/international-students-scholars-in-the-us/#mountaineer">http://intlstudentprotection.com/international-students-scholars-in-the-us/#mountaineer</a>	ISP offers multiple insurance plans for eligible international students and scholars studying in the United States.
<b>Cultural Insurance Services International</b>	River Plaza, 9 West Broad Street Stamford, CT 06902-3788	PH: 1-800-303-8120 <a href="http://www.culturalinsurance.com">www.culturalinsurance.com</a> <a href="mailto:CISIWebAdmin@aifs.com">CISIWebAdmin@aifs.com</a>	World Class Coverage Plan: <i>Students, scholars, and dependents</i>
<b>Compass Benefits Group</b>	26 Quincy Avenue Braintree, MA 02184	PH: 1-800-767-0169 FX: 1-781-356-6353 <a href="http://www.compassbenefit.com">www.compassbenefit.com</a> <a href="mailto:info@compassbenefit.com">info@compassbenefit.com</a>	Compass Care & Compass Elite Plans: <i>Students and scholars</i>
<b>Harbor Group, LLC</b>	1800 Michael Faraday Drive, Ste 201 Reston, VA 20190	PH: 1-800-252-8160 FX: 1-703-733-0946 <a href="http://www.hginsurance.com">www.hginsurance.com</a> <a href="mailto:info@hginsurance.com">info@hginsurance.com</a>	International Student Medical Insurance: <i>Students, scholars, and dependents</i>
<b>HTH Worldwide</b>	One Radnor Corporate Center, Ste 100 Radnor, PA 19087	PH: 1-877-424-4325 FX: 1-610-293-3529 <a href="http://www.hthworldwide.com">www.hthworldwide.com</a> <a href="http://www.hthstudents.com">www.hthstudents.com</a> <a href="mailto:info@hthworldwide.com">info@hthworldwide.com</a>	Health Care Advantage: <i>Students, scholars, study abroad participants, and dependents</i> Preferred Health Plan: <i>Students, scholars, study abroad participants, and dependents</i>

<b>Seabury &amp; Smith, International Student Program</b>	1255 23rd Street NW, Suite 300 Washington, D.C. 20037-1125	PH: 1-800-282-4495 FX: 1-202-367-5076 <a href="http://www.gatewayplans.com">www.gatewayplans.com</a> <a href="mailto:gateway@marshpm.com">gateway@marshpm.com</a>	Gateway Premier: <i>Students, scholars, and dependents</i> Gateway US: <i>Short-Term plans for Students, Scholars and Dependents</i> Med Choice Int'l: <i>Students, scholars, and dependents</i>
<b>Student Resources</b>	2301 West Plano Parkway, Suite 300 Plano, TX 75075	PH: 1-800-767-0700 <a href="http://www.studentresources.com/">www.studentresources.com/</a> <a href="mailto:info@studentresources.com">info@studentresources.com</a>	Global Medical InsuranceSM: <i>Non-US citizens and US expatriates</i>
<b>T.W. Lord &amp; Assoc, International Benefits Division</b>	25 Dodd Street, P.O. Box 1185 Marietta, GA 30061	PH: 1-800-633-2360 FX: 1-770-429-0638 <a href="http://www.twlord.com">www.twlord.com</a> <a href="mailto:theplan@twlord.com">theplan@twlord.com</a>	The Plan: <i>Students, scholars, and dependents</i> Seven Stones: <i>Short-term visitors to the U.S.</i>
<b>Trawick International</b>	2370 G. Hillcrest Rd. #237 Mobile, AL 36695	PH: 1-888—301-9289 <a href="http://www.studentinsure.com/">www.studentinsure.com/</a> <a href="mailto:info@studentinsure.com">info@studentinsure.com</a>	Collegiate Care+ <i>Preferred Health Plan for students, scholars, and dependents</i>

**MEDICAL EVACUATION AND REPATRIATION PLAN**

COMPANY	MAILING ADDRESS	CONTACT INFORMATION	AVAILABLE PLANS
<b>Harbor Group, LLC</b>	1800 Michael Faraday Drive, Suite 201 Reston, VA 20190	PH: 1-800-252-8160; FX: 1-703-733-0946 <a href="http://www.hginsurance.com">www.hginsurance.com</a> <a href="mailto:info@hginsurance.com">info@hginsurance.com</a>	Medical Evacuation and Repatriation Program <i>Students, scholars, and others engaged in international education</i>
<b>International SOS Assistance, Inc.</b>	3600 Horizon Boulevard, Suite 300 Trevose, PA 19053	PH: 1-800-523-8930 <a href="http://www.internationalsos.com/">www.internationalsos.com/</a>	Medical Evacuation and Repatriation Program <i>Students, faculty, scholars, and dependents</i>
<b>T.W. Lord &amp; Assoc, International Benefits Division</b>	25 Dodd Street, P.O. Box 1185 Marietta, GA 30061	PH: 1-800-633-2360 FX: 1-770-429-0638 <a href="http://www.twlord.com">www.twlord.com</a> <a href="mailto:theplan@twlord.com">theplan@twlord.com</a>	Medical Evacuation and Repatriation Program <i>Students, faculty, scholars, and dependents</i>