

HEALTH (MEDICAL) INSURANCE REQUIREMENTS FOR J-1 EXCHANGE VISITORS

All J-1 exchange visitors must have health insurance for themselves and their J-2 dependents for the full period of their stay in the U.S. Scholars not eligible for full (complete) university medical benefits must either purchase medical insurance before leaving their home country or check with International Scholar and Student Services (ISSS) or UCSC Benefits Office for referrals. Part A shows U.S. Government insurance requirements. Part B shows insurance options.

A. Government requirements for health insurance plans:

1. Pays at least \$50,000 per accident or illness
2. Covers the cost of repatriation of remains in the amount of \$7,500
3. Covers the cost of medical evacuation in the amount of \$10,000
4. Has a deductible not to exceed \$500 per accident or illness
5. Covers pre-existing conditions after a reasonable waiting period
6. Includes a co-payment provision that does not exceed 25% co-pay by the exchange visitor
7. Does not exclude benefits for perils inherent to the activities of the visitor's program
8. Must be underwritten by an insurance corporation that meets the rating requirements of the Dept. of State or is backed by the full faith and credit of the exchange visitor's government. In the case of a non-U.S. health insurance policy, proof of this accreditation, such as a letter from the home government, must be presented, in English, along with complete documentation that the benefits listed above are covered.

B. Insurance options and requirements for J-1 Scholars:

Insurance:	Meets insurance requirements:	Does <u>NOT</u> meet requirements:	Who pays?
UCSC-sponsored employee benefits such as Pacificare, Healthnet, Blue Cross Plus for employees eligible for full or mid-level medical benefits only*	1,4,5,6,7,8	2,3	UCSC and scholar share cost
Postdoctoral Scholars PSBP through Garnett-Powers**	1-8 (all requirements) for single scholars	2,3 for family members (but can sign them up separately)	UCSC and scholar share cost
StudentSecureSelect or Gateway USA insurance ***	1-8 (all requirements)		scholar pays
Repatriation/Medical Evacuation Plan***	2,3		scholar pays
UCSC CORE medical benefits****	1,5,6,7,8	2,3,4	
Insurance sponsored by scholar's home country government for full medical coverage	1-8 (all requirements)		scholar or government
All other insurance plans	Scholar responsible for checking that insurance meets all requirements		scholar pays

*See your UCSC offer of employment letter and check with UCSC Benefits Office for more information.

**Postdoctoral Scholars: see Garnett Powers & Associates website at www.garnett-powers.com/postdoc .

***Contact ISSS for more information.

****University CORE insurance, which is very minimal, does not meet several requirements. ISSS recommends purchasing another more complete insurance instead of CORE.

We recommend that visiting scholars eligible for UCSC full medical benefits purchase the Repatriation/Medical Evacuation Plan or contact insurance companies in their home country or in the U.S. about purchasing additional insurance for repatriation and medical evacuation.

J-1 exchange visitors who willfully fail to carry health insurance for themselves and their dependents risk termination from the J-1 program. For further information concerning health insurance benefits contact:

International Scholar and Student Services University of California 1156 High Street Santa Cruz, CA 95064, U.S.A. Tel 831-459-3550, Fax 831-459-3555 Email visa@ucsc.edu http://oie.ucsc.edu	For those on salary qualifying for employee medical benefits at UCSC: Benefits Office University of California Santa Cruz, CA 95064, U.S.A. Tel 831-459-2013 http://www2.ucsc.edu/staff_hr/benefits/
---	---