

J-1 Scholar Medical Insurance Information

The U.S. Department of State requires J-1 scholars and accompanying dependents to maintain medical insurance which provides the following benefits for the entire period of your stay in this country:

- 1) medical benefits of at least \$50,000 per accident or illness
- 2) repatriation of remains in the amount of \$7,500
- 3) medical evacuation to the home country in the amount of \$10,000
- 4) a deductible not to exceed \$500 per accident or illness
- 5) co-payment of medical expenses (the portion not covered by insurance that the insured person pays for each medical service) of no more than 25%

Health insurance policy information must be in English along with complete documentation that the benefits listed above are covered.

Repatriation/ Medical evacuation insurance (for Items 2 and 3 above) is required. International Scholar and Student Services (ISSS) has the application for a plan that provides proper coverage for repatriation/medical evacuation insurance for you and your dependents. It is your responsibility to purchase this coverage for the entire period of your stay here. Ask the International Scholar Adviser in ISSS for the application.

If you have dependents, you must maintain the same level of insurance for them.

Failure to maintain the required insurance for yourself and any accompanying dependents for your entire stay in the U.S. will be considered a violation of J-1 status and will lead to termination of your Exchange Visitor program.

For new scholars who are out of the U.S. and have not yet decided on an insurance plan, we recommend that you purchase insurance in advance to cover you and any dependents for at least the first month of your visit. After you arrive at UCSC you should enroll as soon as possible in an insurance plan for the remainder of your stay.

If you will be a salaried employee at UCSC and you are eligible for mid-level or full employee medical benefits, you must also have an additional insurance policy for repatriation. The university medical plans for employees do not have medical evacuation or repatriation insurance. You may purchase insurance for this on your own or ask the International Scholar Adviser in ISSS for the application.

As of January 1, 2007, single Postdoctoral Scholars who have the Garnett-Powers PSBP insurance no longer need a supplemental medical evacuation and repatriation plan, and married postdoctoral scholars will be able to enroll their entire family in this plan for \$3.00 per month. Note: Only employees with the Postdoctoral Scholar job title are eligible for the Garnett-Powers PSBP insurance. (Check your invitation letter from your sponsoring UCSC Dean for your job title to be certain you are eligible for this insurance.)

If you are not eligible for the university medical benefits for employees, you may choose any insurance which meets the requirements of the U.S. Government for J-1 scholars and dependents. We recommend checking in your home country for options, or you can use one of the alternate insurance options which University of California has arranged. These options include Illness-and-injury insurance plans and medical evacuation/repatriation insurance. Scholars must make their own individual arrangements to pay for this insurance. For further information and advice please contact the International Scholar Adviser in ISSS or:

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