

## MEETING THE HEALTH INSURANCE REQUIREMENTS

**As an Exchange Visitor in the U.S., you must carry health insurance for yourself and your J-2 dependents for the full duration of your J program. Failure to do so will result in the termination of your J-1 status.**

**Here are the options you may choose from for insurance coverage:**

1. Some faculty/staff members are eligible for the University's employee benefits plan.
2. Students and faculty may purchase the student health insurance available through the Health Center on campus.
3. You may buy health insurance in your home country that is valid in the U.S. and meets the requirements below.
4. The repatriation/medical evacuation insurance may be purchased separately from health insurance through the Health Center.

*For additional information please go to our website at <http://www.international.umd.edu/ies/2750>*

**Once you have selected your insurance coverage, please complete, sign, and return this insurance compliance confirmation, along with proof of insurance, to the I.E.S. office**

### ***Insurance Compliance Confirmation***

As a J-1 Exchange Visitor, I understand that I must maintain insurance for myself and my dependents, according to the Dept of State requirements as noted below, for the duration of my J-1 program. I have reviewed my policy and confirm that it meets the requirements.

- The policy must provide medical benefits of at least \$50,000 for each accident or illness.
- The deductible on the policy must not exceed \$500 for each accident or illness. (The deductible is the amount that you must pay toward treating the injury or illness before the insurance company starts to cover the rest of the expense.)
- The policy may require a waiting period before it covers pre-existing conditions, as long as the waiting period is reasonable by current standards in the insurance industry. (A pre-existing condition is a medical problem you already had before you purchased the insurance.)
- The policy must pay at least 75% of the medical expenses it covers. In other words, a policy may require a co-pay after the deductible, but the co-pay may not exceed 25% of the covered medical expenses.
- The policy must be backed by the full faith and credit of your home country government **or** the company providing the insurance must meet minimum rating requirements established by USIA
- In the event of your death while you are in the United States, the policy must provide at least \$7,500 in benefits to send your remains to your home country for burial.
- If, because of a serious illness or injury, you must be sent home on the advice of a doctor, the policy must pay up to \$10,000 for the expenses of your travel.

Signature:	Date:
Name: Family/Last name      First Name      Middle Name	Birthdate
UID:	SEVIS Number:
UM Dept:	
Name of Insurance Provider	Dates of Coverage: