**J1 Insurance Overview**

Government regulations require that all J-1 exchange visitors and their J-2 dependents carry medical insurance throughout the entire period of participation in the Exchange Visitor Program as a condition of maintaining legal status.

It is best to purchase insurance for the primary J-1 and each J-2 dependent prior to arrival. Our office is unable to validate the exchange visitor record until insurance can be demonstrated for each exchange visitor for the ENTIRE J-1 program as required by federal regulations. If the J-1 record is not validated, it will automatically terminate in the government database.

Please note that scholars are independently responsible for ensuring that their insurance meets U.S. federal requirements.

Minimum acceptable coverage required is:

- medical benefits of at least $50,000 per accident or illness
- repatriation of remains in the amount of $7,500
- expenses associated with medical evacuation in the amount of $10,000
- deductible not to exceed $500 per accident or illness
- covers pre-existing conditions after reasonable waiting period
- includes a co-payment provision that does not exceed 25% co-pay by the exchange visitor
- does not exclude benefits for perils inherent to the activities of the exchange visitors program.

Whichever insurance coverage you choose, the insurance corporation underwriting the policy must have one of the following ratings:

- an A.M. rating of "A" or above
- an Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above
- a Standard & Poor’s Claims paying ability rating of "A" or above
- a Weiss Research, Inc. rating of "B+" or above

Insurance coverage backed by the full faith and credit of your home country government meets this requirement.