

## **Health Insurance Requirements for J-1 Scholars**

J-1 Exchange Visitors and their J-2 dependents must be covered by sickness and accident insurance for the duration of their stay in the United States. Failure to purchase such insurance may lead to loss of legal immigration status and termination from the Exchange Visitor Program. These Department of State (DOS) regulations are published in the Code of Federal Regulations [22CFR 62.14].

Minimum health insurance coverage must provide all of the following:

- (1) Medical benefits of at least \$50,000 per accident or illness;
- (2) In case of death, repatriation of remains in the amount of \$7,500;
- (3) In case of serious illness or injury, payment of expenses associated with the medical evacuation of the Exchange Visitor to his or her home country in the amount of \$10,000; and
- (4) A deductible not to exceed \$500 per accident or illness.

The health insurance plan offered by Dickinson College meets these specifications. Health insurance coverage backed by the full faith and credit of the government of the Exchange Visitor's home country meets DOS requirements.

The regulations continue: "An Exchange Visitor who willfully fails to maintain the insurance coverage set forth above ... or who makes a material misrepresentation to the sponsor [Dickinson College] concerning such coverage shall be deemed to be in violation of these regulations and shall be subject to termination as a participant." [22 CFR 62.14(h)].

All J-1 scholars at Dickinson College must sign the Statement of Compliance Form stating that they understand and will comply with the J Exchange Visitor Program health insurance requirements as outlined above. This form and information about the College-sponsored health insurance program is available during scholar orientation.