

J-1 Exchange Visitor Medical Insurance Requirements

To maintain your J-1 status you must obtain and maintain health insurance that meets the minimum requirements as defined by the US Department of State which governs the Exchange Visitor program. "At a minimum, insurance shall cover 1) medical benefits of at least \$100,000 per person per accident or illness, 2) repatriation of remains in the amount of \$25,000; and 3) expenses associated with medical evacuation in the amount of \$50,000. A policy secured to fulfill the insurance requirements shall not have a deductible that exceeds \$500 per accident or illness..." Willful failure to comply can result in your termination from the J program. This insurance requirement also applies to J-2 dependents.

Proof of insurance is required for granting immigration benefits. The **Major Medical Insurance Programs** listed below are some of the plans that meet the minimum requirements of the J-1 Exchange Visitor Program. The section entitled **Medical Evacuation and Repatriation Plans** lists companies that may be able to supplement insurance policies that do not include these provisions. You must contact these companies directly to inquire about coverage and rates and to apply for insurance. Please bring proof of insurance to the Center for International Education (CIE) immediately upon your arrival.

Major Medical Insurance Programs

Company	Mailing Address	Contact Information	Available Plans
ISO Student Health Insurance	150 West 30 th Street, Suite 1101 New York, New York 10001	Ph: 800-244-1180 Email: mailbox@isoa.org www.isoa.org	J-1 Exchange Insurance Plans
Diederich HealthCare	506 W. Main Street Carbondale, IL 62901	Ph: 618-457-6721 cparrone@diederichgroup.com Agent: Cindy Parrone	Contact the agent
Brackett Insurance Consultants	300 E. Main St. #6 Carbondale, IL 62901	Ph: 618-529-8640 bonnie.brackett@gmail.com Agent: Bonnie Brackett	Contact the agent
Cultural Insurance Services International	River Plaza, 9 West Broad Street Stamford, CT 06902	PH: 1-800-303-8120 www.culturalinsurance.com CISIWebAdmin@aifs.com	World Class Coverage Plan: <i>Students, scholars, and dependents</i>
Compass Benefits Group	26 Quincy Avenue Braintree, MA 02184	PH: 1-800-767-0169 FX: 1-781-356-6353 www.compassbenefit.com info@compassbenefit.com	Compass Care & Compass Elite Plans: <i>Students and scholars</i>
Harbor Group, LLC	1800 Michael Faraday Drive, Ste 201 Reston, VA 20190	PH: 1-800-252-8160 FX: 1-703-733-0946 www.hginsurance.com info@hginsurance.com	International Student Medical Insurance: <i>Students, scholars, and dependents</i>
HTH Worldwide	One Radnor Corporate Center, Ste 100 Radnor, PA 19087	PH: 1-877-424-4325 FX: 1-610-293-3529 www.hthworldwide.com www.hthstudents.com info@hthworldwide.com	Health Care Advantage: <i>Students, scholars, study abroad participants, and dependents</i> Preferred Health Plan: <i>Students, scholars, study abroad participants, and dependents</i>
Seabury & Smith, International Student Program	1255 23rd Street NW, Suite 300 Washington, D.C. 20037	PH: 1-800-282-4495 FX: 1-202-367-5076 www.gatewayplans.com gateway@marshpm.com	Gateway Premier: <i>Students, scholars, and dependents</i> Gateway US: <i>Short-Term plans for Students, Scholars and Dependents</i> Med Choice Int'l: <i>Students, scholars, and dependents</i>
Student Resources	2301 West Plano Parkway, Suite 300 Plano, TX 75075	PH: 1-800-767-0700 www.studentresources.com info@studentresources.com	Global Medical Insurance: <i>Non-US citizens and US expatriates</i>
T.W. Lord & Assoc, International Benefits Division	25 Dodd Street, P.O. Box 1185 Marietta, GA 30061	PH: 1-800-633-2360 Fax: 1-770-429-0638 www.twlord.com theplan@twlord.com	The Plan: <i>Students, scholars, and dependents</i> Seven Stones: <i>Short-term visitors to the U.S.</i>

Trawick International	2370 G. Hillcrest Rd. #237 Mobile, AL 36695	PH: 1-888—301-9289 www.studentinsure.com/ info@studentinsure.com	Collegiate Care+ <i>Preferred Health Plan for students, scholars, and dependents</i>
Medical Evacuation and Repatriation Plan			
Company	Mailing Address	Contact Information	Available Plans
Harbor Group, LLC	1800 Michael Faraday Drive, Suite 201 Reston, VA 20190	PH: 1-800-252-8160 FX: 1-703-733-0946 www.hginsurance.com info@hginsurance.com	Medical Evacuation and Repatriation Program <i>Students, scholars, and others engaged in international education</i>
International SOS Assistance, Inc.	3600 Horizon Boulevard, Suite 300 Trevose, PA 19053	PH: 1-800-523-8930 www.internationalsos.com/	Medical Evacuation and Repatriation Program <i>Students, faculty, scholars, and dependents</i>
T.W. Lord & Assoc, International Benefits Division	25 Dodd Street, P.O. Box 1185 Marietta, GA 30061	PH: 1-800-633-2360 FX: 1-770-429-0638 www.twlord.com theplan@twlord.com	Medical Evacuation and Repatriation Program <i>Students, faculty, scholars, and dependents</i>