



Department of Human Resources  
Visa & Immigration  
Services Administration

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### INSURANCE CARRIERS FOR J-1 SCHOLARS & J-2 DEPENDENTS

Effective May 15, 2015, the requirement of the Exchange Visitor Program (J-1 visa) is that you and your dependents must carry \$25,000 repatriation of remains and \$50,000 medical evacuation insurance. Texas Tech University Health Sciences Center does **not** cover its employee's medical evacuation and repatriation insurance. You must purchase this insurance independently.

You and your dependents must also carry health insurance. Health insurance, available at the Health Sciences Center is for **benefits eligible** new employees and does not begin for the first two months. Other insurance sources are the: Medex Company at (800) 527-0218 (MC), Health Care America at (800) 237-6615 (HCA) and HTH World Wide International Student Health Insurance (HTHHCA) [www.hthstudents.com](http://www.hthstudents.com) (Highly recommended). Insurance companies are also available on [www.immihelp.com](http://www.immihelp.com). Any insurance company will do, but failure to obtain this insurance will result in your termination from the program. Please note that you can be subject to termination from our program if you fail to maintain insurance.

Whichever plan you purchase must meet all of the following coverage requirements established by the US Department of State effective May 15, 2015:

1. Medical benefits of at least \$100,000 per accident or illness. (Recommended HTH World Wide International Student Health Insurance)
2. Deductible no greater than \$500 per accident or illness. (Recommended HTH World Wide International Student Health Insurance)
3. \$50,000 minimum coverage for expenses associated with the medical evacuation of the exchange visitor to his or her home country. (Recommended Medex Company or Health Care America)
4. \$25,000 minimum coverage for expenses associated with repatriation of remains to exchange visitor's home country. (Recommended Medex Company or Health Care America)

5. Pre-existing conditions must be covered after a 12-month waiting period.
6. Coverage may include a provision for maximum 25% coinsurance or co-payment paid by the exchange visitor. Coinsurance must allow for customary & reasonable charges in US dollars, not equivalent cost for services in home country.
7. Coverage cannot exclude benefits for perils inherent to the activities of the program in which the visitor participates.
8. Policy must be underwritten by an insurance corporation meeting the US Department of State rating requirements or backed by the full faith and credit of the visitor's home country government, designated sponsor, or exchange visitor's employee group plan.

Scholars who choose to purchase health insurance in their home country (prior to arrival in the United States) must purchase insurance that meets US State Department requirements (see above). Written proof of policy benefits must be provided in English, with coverage limits converted to US dollars. Upon arrival at the Health Sciences Center, the scholar must present their health insurance documents to their host department.

Please bring your passport, documentation of the purchase of the required insurance and all United States immigration documents to the Office of International Employment Services upon your arrival. If you are not entered as active on the SEVIS system by this office within 3 days of your starting date on your DS-2019, your J-1 status will become invalid

***\*\*Please be advised that Texas Tech University Health Sciences Center does not endorse or take responsibility for insurance coverage purchased through any of these providers\*\****