

Health Insurance Requirements for J-1/J-2 Scholars

As required by the U.S. Department of State (DOS), all J-1/J-2's are required to carry health insurance for the duration of their stay.

Exchange Visitors will be required to certify compliance with this requirement for themselves and their J-2 dependents when they check in with the Office of International Affairs (OIA). Failure to carry health insurance which meets DOS requirements will result in a violation of immigration status and possible program cancellation.

All J-1 scholars visiting North Carolina Central University (NCCU) must choose a plan from the pre-established list of insurance agencies on the following page. Please see the next page to review NCCU's pre-established insurance agency list.

The minimum coverage is to include:

- 1) Medical benefits of at least \$100,000 per person per accident or illness;
- 2) Deductible that does not exceed \$500 per accident or illness;
- 3) Repatriation of remains in the amount of at least \$25,000;
- 4) Medical evacuation expenses of at least \$50,000;
- 5) Exchange Visitors' insurance must be underwritten by an insurance corporation that has an A.M. Best rating of "A-" or above; a McGraw Hill Financial/Standard & Poor's Claims-paying Ability rating of "A-" or above; a Weiss Research, Inc. rating of "B+" or above; a Fitch Ratings, Inc. rating of "A-" or above; a Moody's Investor Services rating of "A3" or above; and be backed by the full faith and credit of the government of the Exchange Visitor's home country.
- 6) Exchange Visitors and their accompanying spouse and dependent(s), also may be subject to the requirements of the Affordable Care Act. See the following website for more information about the Affordable Care Act.
<http://www.hhs.gov/healthcare/rights/>
- 7) Insurance for J-1 and J-2 dependents must be maintained for the duration of the exchange program.

Insurance Agencies Providing DOS Required Coverage:

This list provides several options to choose from which meet the Department of State's requirement for health insurance coverage.

- **Cultural Insurance Services International (CISI)**, www.culturalinsurance.com
- **Gateway Patriot Exchange Program**, <http://www.gatewayplans.com>
- **Harbour Group (ISP)**, www.hginsurance.com
- **Compass Group (ISO)**, <https://www.isoa.org/>
- **Seven Corners**, <https://www.sevencorners.com>
- **GeoBlue (2 Options)**

Option 1 – [GeoBlue International Inbound Plan for Students & Scholars](#)

(Purchase of insurance coverage through this plan can only be arranged through OIA for the benefit of discounted rates. Do not contact the provider directly. OIA contact information: blewis@ncu.edu.)

Option 2 – [GeoBlue International Inbound Plan for Scholars only](#)

(Scholars purchasing coverage through this plan may enroll directly from the insurance website, if payment will be made by credit card. Please note that payments must be made for the entire period of enrollment. For example, if a scholar is here for 4 months, the scholar must pay for 4 months at one time.)

Insurance coverage for Visitors with postdoc appointments or other full-time university positions will be covered through a University plan. Insurance coverage for postdocs will be arranged through the sponsoring NCCU department. Visitors in other full-time positions will be arranged through the Human Resources Benefits Office.

Visitors over the age of 64 should contact OIA for the best insurance option.

Exchange Visitors will be required to certify compliance with this requirement when they check in with the OIA. Please note that failure to maintain adequate health insurance for you and your dependents throughout the duration of your DS-2019 is considered to be a violation of the Exchange Visitor Program regulations, which will result in termination from the program.