

# Insurance Policy for J Exchange Visitors & Dependents

According to immigration regulations (22 CFR S62.14), J-1 exchange visitors and accompanying J-2 dependents are required to maintain comprehensive medical insurance with evacuation and repatriation coverage that meets U.S. government minimum requirements beginning on the start date of the J-1 program (indicated in item 3 of the DS-2019) continuing to the end of the J-1 program. There cannot be any breaks or lapses in insurance coverage even if one travels outside the U.S for an extended period of time during the J program.

## J Insurance Requirements

**The J insurance coverage must provide the following minimum coverage for each J VISA holder:**

- Minimum medical benefit of \$100,000 per person per accident or illness;
- Deductible that does not exceed \$500 per accident or illness;
- Minimum repatriation of remains in the amount of \$25,000;
- Minimum medical evacuation expenses in the amount of \$50,000; and
- Co-insurance paid by J-1 not to exceed 25% of covered benefits per accident or illness.

Insurance policies:

- May require a waiting period for pre-existing conditions that is reasonable as determined by current industry standards; and
- Must not unreasonably exclude coverage for the perils inherent to the activities of the exchange program in which you participate

**Any policy, plan, or contract secured to fill the J insurance requirements must at minimum be:**

- Underwritten by an insurance corporation having:
  - An A.M. Best rating of "A-" or above; or
  - A McGraw Hill Financial/Standard & Poor Claims-paying Ability rating of "A-" or above; or
  - A Weiss Research, Inc. rating of "B+" or above; or
  - A Fitch Ratings, Inc. rating of "A-" or above; or
  - A Moody's Investor Services rating of "A3" or above;
- Be backed by the full faith and credit of the exchange visitor's home country; or Part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor; or
- Offered through or underwritten by a federally qualified Health Maintenance Organization or eligible Competitive Medical Plan as determined by the Centers of Medicare and Medicaid Services of the U.S. Department of Health and Human Services

## University of Colorado Employees

**If you are a J-1 Scholar, on CU Payroll, and will enroll in a University health insurance plan:**

- You must enroll in University insurance within 30 days of starting your employment with CU.
- If you begin your position at CU on the first of the month, your CU health insurance will start the same day.
- If you begin your position at CU after the first day of the month, your CU health insurance will not begin until the first day of the next month. You must purchase a temporary health insurance policy that meets the insurance requirements that begins on your J program start date and runs until the start of your CU health insurance. You must submit an updated Insurance Compliance Form to ISSS to indicate your new insurance information once your CU health insurance begins.
- CU health insurance does not include evacuation and repatriation coverage; you must purchase evacuation and repatriation coverage for the duration of your J program for yourself and your J-2 dependents.
- The high deductible CU health insurance plan does not meet the Department of State J insurance requirements.

The CU health insurance coverage ends on June 30 every year. In early May employees receive information about “Open Enrollment” for medical insurance and other benefits for the period of time beginning July 1.

If necessary, be sure to re-enroll by the Open Enrollment deadline in order to continue to have University health insurance coverage.

See the University Benefits Page for more information on University Insurance:

<http://www.cu.edu/employee-services/benefits>

### International Student and Scholar Services

[international.ucdenver.edu/ISSS](http://international.ucdenver.edu/ISSS)

Email: [iss@ucdenver.edu](mailto:iss@ucdenver.edu)

Phone: 303.315.2230 | Fax: 303.315.2246

### Physical Street Address

University of Colorado Denver  
1380 Lawrence Street, Suite 932  
Denver, Colorado 80204 U.S.A.

### USPS Mailing Address

P.O. Box 173364  
Denver, Colorado 80217-3364 U.S.A.

### Campus Mail Address

Campus Box A005/185

## Responsibility of International Student & Scholar Services (ISSS)

ISSS does not have the expertise to evaluate individual insurance policies. J-1 Exchange Visitors are responsible for verifying with the insurance provider that the policy meets the minimum insurance requirements established by the U.S. Department of State in **22 CFR S62.14**. If necessary, you may show this document to your insurance provider in order to verify sufficient insurance coverage.

Evaluating the insurance policies is also not the responsibility of the department, and should not be.

### ISSS may terminate the SEVIS record of an exchange visitor who:

1. Does not provide ISSS with a valid Insurance Verification Form by the start of the J program; or
2. Does not submit an updated Insurance Verification Form when the previously reported insurance expires; or
3. Does not submit an updated Insurance Verification Form when s/he seeks to extend the J-1 program.

The willful failure to carry the required insurance for yourself and, if applicable, your dependents, or material misrepresentation of insurance coverage will result in the termination of your J program and legal status in the U.S.

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Phone: 303.315.2230 | Fax: 303.315.2246

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## Completion of the Insurance Verification Form

All J-1 Scholars are required to complete the Insurance Verification Form. This form is a requirement where the scholar is asked to provide evidence of their insurance and

It is purely the responsibility of the Scholar to complete the Insurance Verification Form.

### Initial Completion:

The Insurance Verification Form will be initially completed upon arrival in the U.S. through the online Check-In process for all J-1 Scholars. In order for a scholar to be properly validated in the SEVIS system, completion of this form is required.

### Update of Insurance:

The Scholar is expected to update their insurance on the Insurance Verification Form in the following circumstances:

- Expiration of Insurance
- Change in Insurance Provider
- Additional J-2 Dependents Entering U.S.
- Extension of J-1 Status

**The Insurance Verification Form can be found here:**

[https://ucdenverdata.formstack.com/forms/oia\\_iss\\_j1\\_checkin\\_ivf](https://ucdenverdata.formstack.com/forms/oia_iss_j1_checkin_ivf)

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