



U.S. government regulations require J-1 visa holders and their dependents to have adequate health insurance at all times that meet the following criteria:

- Medical benefits of at least \$100,000 per accident or illness
- Repatriation of remains in the amount of \$25,000 in the event of death
- Medical evacuation to your home country in the amount of \$50,000
- A deductible of no more than \$500 per accident or illness
- Co-payment of medical expenses of no more than 25%

Any insurance policy secured to fulfill the above requirements must be underwritten by an insurance corporation having

- An A.M. Best rating of "A" or above, or
- A McGraw Hill Financial/Standard & Poor's 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, or
- Such other rating service that the Exchange Visitor Program may specify from time to time.

Insurance coverage backed by the full faith and credit of the government of the Exchange Visitor's home country may be deemed to meet the above requirements.

An Exchange Visitor who willfully fails to maintain the insurance coverage as set forth or who makes a material misrepresentation to the sponsor regarding the coverage will be considered to be in violation of the U.S. State Department regulations and will be subject to termination as an Exchange Visitor participant.

Please also note that all exchange visitors and any accompanying J-2 dependent(s) may be subject to the requirements of the Affordable Care Act. For more information on the **Affordable Care Act**, please visit this link: <http://www.hhs.gov/healthcare/rights/> and <https://www.healthcare.gov/>.

It is your responsibility to obtain and maintain insurance coverage.

The following companies offer health insurance coverage, travel insurance, and medical evacuation and repatriation to international students and scholars. Before choosing the insurance plan that is right for you, make sure that the insurance policy meets the minimum requirements of the U.S. State Department regulations for health insurance coverage.

Please note that the following only represents a sample list. DePaul University does not necessarily endorse the following companies. It is your responsibility to contact each company to research your options.

HTH Worldwide Insurance Services, Inc.

12900 Federal Systems Park Drive, Suite 2A
Fairfax, VA 22033
800-242-4178
www.hthstudents.com
www.hthworldwide.com

Medical Insurance for International Travelers

CMI Insurance Specialists
1447 York Road, Suite 400
Lutherville, MD 21093
410-583-2595
www.globalmedicalusa.com

International Student & Scholar Medical Insurance

The Harbour Group, LLC
1800 Michael Faraday Drive, Suite 201
Reston, VA 20190
800-252-8160
www.hginsurance.com

ISO Student Health Insurance

ISO
150 West 30th Street, Suite 1101
New York, NY 10001
(800) 244-1180
www.isoa.org