

MEDICAL, REPATRIATION, AND EVACUATION INSURANCE REQUIREMENTS

Exchange Visitors are required under U.S. government regulations to have medical, evacuation and repatriation insurance in effect for themselves and any accompanying spouse and dependents in J status. They must maintain the required insurance throughout the duration of the program.

Insurance benefits must cover at least:

- 1) \$100,000 per accident or illness for medical expenses (deductible amounts may not exceed \$500 per accident or illness),
- 2) \$50,000 for medical evacuation to your home country,
- 3) and \$25,000 for repatriation of remains.

Insurance policies under these requirements may:

- 1) Require a reasonable waiting period for coverage of pre-existing medical conditions,
- 2) Require the exchange visitor to pay up to 25% of the covered benefits per accident or illness,
- 3) but shall not unreasonably exclude coverage of perils inherent to the activities of the exchange program.

Insurance under these requirements must be underwritten by a corporation rated:

- 1) "A-" or above by A.M. Best,
- 2) "A-i" or above by Insurance Solvency International, Ltd.,
- 3) "A-" or above by Standard & Poor's Claims-paying Ability,
- 4) or "B+" or above by Weiss Research, Inc.;
- 5) or be a group program offer by the J-1 program,
- 6) or be a federally qualified HMO or CMP.

(A policy backed by the full faith and credit of the government of the exchange visitor's country is deemed to meet this rating requirement.)

Texas Tech University requires students to be enrolled in the Texas Tech Student Health Insurance plan. In certain situations the Texas Tech student plan can be waived. The Texas Tech student plan sets a higher standard than the above requirements of the U.S. Department of State. Insurance policies meeting only the above minimum requirements of the Department of State may prove to be insufficient to meet the high costs of health care in the United States. The University requirement applies only to enrolled students and not to faculty and staff. Please note that spouses often pay much higher rates for insurance.

Exchange Visitors covered by State of Texas medical policies as employees of Texas Tech University should note that these policies do not cover the evacuation and repatriation requirements of the J Exchange Visitor Program. Other insurance will be needed to meet the Department of State evacuation and repatriation requirements.

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