

J-1 HEALTH INSURANCE REQUIREMENT

As an Exchange Visitor in the United States, under a rule effective September 1, 1994, you must carry health insurance for yourself and your J-2 dependents for the full duration of your J program. Government regulations stipulate that if, after that date, you willfully fail to carry health insurance for yourself and your dependents, your J-1 sponsor must terminate your program, and report the termination to the United States Department of State (DOS). The following requirements have been established for the type and amounts of coverage you must carry in J-1 or J-2 status holder:

- ✓ The policy must provide "medical benefits of at least \$50,000 for each accident or illness."
- ✓ If you should die in the United States, the policy must provide at least \$7,500 in benefits to send your remains to your home country for burial.
- ✓ If, because of a serious illness or injury, you must be sent home on the advice of a doctor, the policy must pay up to \$10,000 for the expenses of your travel.
- ✓ The policy may establish a waiting period before it covers pre-existing conditions (health problems you had before you bought the insurance), as long as the waiting period is reasonable by current standards in the insurance industry.
- ✓ The policy must be backed by the full faith and credit of your home country government, or the company providing the insurance must meet minimum rating requirements established by DOS (an A. M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above, a Standard & Poor's Claims-paying Ability rating of "A-" or above, or a Weiss Research, Inc. rating of B+ or above).

Several brochures about health insurance policies for individuals in non-immigrant status are available at OIES.

J-1 MINIMUM FUNDING REQUIREMENT

ANNUAL MINIMUM FUNDING REQUIREMENTS FOR J-1 EXCHANGE VISITORS	**Jefferson's J-1 <u>Post-Doc</u> minimum salary for FY 2010 is \$36,010**		
Employees must be paid according to job descriptions and titles at rates determined by Compensation in the Department of Human Resources. The figures on this chart represent the minimum amount for immigration paperwork. Additional funds can be provided through the J-1's personal bank statements. Self-funded individuals must show proof of sufficient funds.	EFFECTIVE July 1, 2010	<u>Including health insurance</u>	<u>Not including health insurance</u>
	J-1 only	\$26,300	\$27,300
	J-1 and 1 Dependent	\$30,000	\$31,000
	J-1 and 2 Dependents	\$32,000	\$32,500
	J-1 and 3 Dependents	\$34,000	\$34,500