

## **INTERNATIONAL STUDENT AND EXCHANGE VISITOR INSURANCE**

### **OFFICE OF INTERNATIONAL STUDENTS**

J-1 exchange visitors and their J-2 dependents must be covered by sickness and accident insurance that meets the Department of State (DOS) requirements for the duration of their participation in The Graduate Center CUNY, J-1 exchange visitor program. Failure to have such insurance coverage may lead to loss of legal immigration status and termination from the exchange visitor program. These DOS regulations are published in the Code of Federal Regulations [22 CFR 62.14].

As of May 15, 2015, minimum health insurance coverage must provide:

- Medical benefits of at least \$100,000 per accident or illness;
- In case of death, repatriation of remains in the amount of \$25,000;
- In case of serious illness or injury, payment of expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of \$50,000;
- A deductible not to exceed \$500 per accident or illness; and
- Co-insurance not to exceed 25% of the covered benefits per accident or illness.

**Note:** *If you are receiving CUNY NYSHIP Health Insurance Coverage as part of your financial aid award, it does not meet the DOS J-1 coverage requirements and a separate policy will need to be purchased.*

The following chart provides information regarding insurance companies that offer health insurance for international students and exchange visitors. The Graduate Center does not endorse or recommend any company. The following is for informational purposes only. You are not limited to these insurance companies, and it is recommended that you evaluate a number of companies to find the one that best meets your needs. Please note that exact premiums and costs can only be dictated by the carrier. The cost of your coverage will depend on the plan type you choose, your health, the number of family members you wish to participate, etc. The cost of individual insurance will vary for each person or family, and can be determined only after you complete a request for a quote from the carrier. The following is a list of sources you can contact to find an insurance plan that is right for you.

Carrier	Phone	Website
HTH Travel Insurance	888-243-2358	<a href="https://www.hthtravelinsurance.com/index.cfm">https://www.hthtravelinsurance.com/index.cfm</a>
ISO	800-244-1180	<a href="https://www.isoa.org/">https://www.isoa.org/</a>
International Student Insurance	877-758-4391	<a href="https://www.internationalstudentinsurance.com/j1student/">https://www.internationalstudentinsurance.com/j1student/</a>
Gateway	877-808-7434	<a href="http://www.gatewayplans.com/travel-medical-insurance/gateway-patriot-exchange">http://www.gatewayplans.com/travel-medical-insurance/gateway-patriot-exchange</a>
Compass Benefits Group	267-406-4190	<a href="https://www.compassstudenthealthinsurance.com/">https://www.compassstudenthealthinsurance.com/</a>
Visit International Health Insurance	800-247-5575	<a href="http://www.visitinsurance.com/">http://www.visitinsurance.com/</a>
BETINS	866-552-8834	<a href="https://www.betins.com/">https://www.betins.com/</a>
The Harbour Group	937-748-5200	<a href="http://www.hginsurance.com/">http://www.hginsurance.com/</a>

**Tips to Remember When Searching for HealthCare**

**LIMITED OR EXCLUDED SERVICES:** Excluded Services are medical conditions or treatments that are not covered by the insurance carrier. Limited Services are conditions or treatments that provide limited coverage. Review the policy to make sure it will cover services that best fit your needs. Many people make the incorrect assumption that every healthcare service is fully covered.

**LIFETIME/PER-OCCURANCE MAXIMUMS:** J-1 and J-2 Exchange visitors must have insurance that will pay at least \$100,000 for each specific illness or injury (at least a \$100,000 per occurrence maximum). Be aware that treatment for major illnesses can cost several times this amount.

**WHAT IS THE COST:** When purchasing a health plan consider the amount of money you expect to spend. Evaluate the cost of the policy in relation to your healthcare needs. Some things to carefully consider are: premium payment, deductible, co-pay, co-insurance, covered medical expenses, and any exclusions.

**WHAT HEALTHCARE PROVIDERS ARE COVERED:** Investigate what doctors, hospitals, and other healthcare providers are covered under the plan. Make sure that the types of providers you need are in your area and what steps you need to take before going to the hospital or getting specialty care. Find out if the plan covers medical care when traveling away from your residence or coverage area.

**WHEN SEEKING ENROLLMENT FROM ANY TYPE OF INSURANCE CARRIER:** Ask to review the full benefit package prior to making a commitment. Fully understanding your policy is important. Make sure the plans offer coverage for your immediate and anticipated healthcare needs. Verify that coverage is provided for chronic health conditions or disabilities you or a family member may have.