

An Exchange Visitor (J-1 research scholar, professor, short-term scholar, or specialist) must maintain adequate health insurance coverage for him or herself and for any dependents residing in the United States in J-2 status. Governmental regulations stipulate that Exchange Visitors who willfully fail to maintain adequate health insurance coverage must be reported to the United States Department of State (US DOS).

Failure to maintain adequate health insurance coverage is a violation of J-1 status and will result in the loss of employability, extension of stay, change of status, etc. Health insurance deemed adequate by the Department of State meets or exceeds the benefits listed below. J-1 Exchange Visitors and J-2 dependents must have a health insurance policy that meets or exceeds these benefits.

## POLICY REQUIREMENTS

Please review your insurance policy, respond to the following yes/no questions, complete the pledge section, and return to ISSS within two weeks of your arrival to Vanderbilt University. **Note:** amounts listed are in U.S. dollars.

1. Does your insurance provide lifetime / per-occurrence maximums no less than \_\_\_\_\_? Yes:  No:   
The maximum the insurance will pay over your lifetime and/or for each specific illness or injury.
2. Does your insurance have a deductible of no more than \_\_\_\_\_ per accident or illness? Yes:  No:   
Expenses personally paid by you before the insurance will provide coverage.
3. Do you have co-insurance of at least \_\_\_\_\_ of covered medical expenses? Yes:  No:   
The percentage of expenses for which you are responsible for a covered service.
4. Does your insurance provide \_\_\_\_\_ for Medical Evacuation to your home country? Yes:  No:   
The amount the insurance will pay to send you home for medical treatment on the advice of a doctor.
5. Does your insurance provide \_\_\_\_\_ for Repatriation of Remains? Yes:  No:   
The amount the insurance will pay to send your remains to your home country in case of death in the United States.

**Note:** The policy may establish a waiting period before it covers pre-existing conditions if the waiting period is reasonable by current industry standards. The insurance company must have a rating of or above an A.M. Best rating of "A," an Insurance Solvency International, LTD (ISI) rating of "A-1," a Standard and Poor's Claims-paying Ability of "A," or a Weiss Research, Inc. rating of "B."

## J-1 EV HEALTH INSURANCE PLEDGE

I pledge to maintain adequate insurance coverage (as outlined above) for myself and my dependents while residing in the United States. Further, I understand that willful failure to comply with the insurance requirement will result in the termination of my J-1 program, which will render me unemployable, and that notification will be sent to the Department of State should that occur.

\_\_\_\_\_  
J-1 Exchange Visitor Name

\_\_\_\_\_  
E-mail Address Work Telephone Number

\_\_\_\_\_  
Insurance Company Name

\_\_\_\_\_  
Insurance Company Address

Street

City

State

Zip Code

\_\_\_\_\_  
Signature Date