

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. All J-1 Exchange Visitors and J-2 dependents must have a health insurance policy that meets or exceeds these benefits. Note: amounts listed are in U.S. dollars.

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.

1. Does the insurance provide lifetime / per-occurrence maximums? (No less than _____) Yes: No:
The maximum an insurer will pay over the lifetime of an insured person and/or for each specific illness or injury.
2. Does the insurance have a deductible? (No more than _____ per accident or illness) Yes: No:
Expenses personally paid by the patient before the insurer will provide coverage.
3. Do you have co-insurance? (Insurer must cover at least _____ of covered medical expenses) Yes: No:
The percentage of expenses for which an insured person is responsible for a covered service.
4. Does the insurance provide _____ for Medical Evacuation to the home country? Yes: No:
The amount an insurer will pay to send an insured person home for medical treatment on the advice of a doctor.
5. Does the insurance provide _____ for Repatriation of Remains? Yes: No:
The amount an insurer will pay to send an insured person's remains to his or her home country in case of death in the United States.

Notes: 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 Exchange Visitor Health Insurance Pledge

I pledge to maintain adequate insurance coverage (as outlined above) for myself and my dependents 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	