

Mandatory Health Insurance for Short-Term J-1 Exchange Visitors

Vanderbilt University adheres to *federal law* that mandates that J-1 exchange visitors and J-2 dependents maintain health insurance throughout the "J" program. If you willfully fail to maintain health insurance, your J-1 sponsor must terminate your program and report to the U.S. Department of State. At that time, you will be deemed "out-of-status" and ineligible for extension of stay, employment, or change of status.

Vanderbilt University Exchange Visitor Insurance Plan

Medical Insurance Plan Designed Expressly for International Education Activities from [Koster Insurance, Inc.](#) is for short-term exchange programs of *less than 6 months*. This Vanderbilt-approved plan is an appropriate alternative to longer-term plans.

If you have insurance benefit or enrollment questions, contact the Vanderbilt Insurance Representative at 615-343-4688.

Exchange Visitor Benefits

Lifetime Maximum Benefits	\$250,000
Medical evacuation	\$50,000
Repatriation	\$25,000
Accidental Death & Dismemberment (AD&D)	\$10,000

Dependent Benefits

\$50,000
\$50,000
\$25,000
Not Available

See brochure for greater detail of the insurance plan, including an enrollment form:
<http://www.vanderbilt.edu/issv/students.html#health>

Deductibles

Exchange Visitor	\$100 per incident/illness
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Monthly cost of this plan is based upon age and number of dependents (J-2) for 2008-2009. Please see chart below:

<u>Age</u>	<u>J-1 only</u>	<u>Per Dependent</u>
Under 25	\$54	\$290
25 - 30	\$74	\$369
31 - 40	\$105	\$433
41 - 49	\$191	\$490
50 - 59	\$322	\$609
60 - 65	\$526	\$917

To Waive the Medical Insurance Plan Designed Expressly for International Education Activities

Vanderbilt University policy requires that *all* international students and their dependents residing in the United States in F or J visa status maintain health insurance. You may waive out of the Vanderbilt insurance plan for international students and dependents if comparable coverage is provided by an alternate insurance plan and will be effective throughout the policy year (8/12/2008 – 8/11/2009). If your alternate insurance and claims companies are based in the U.S., you must waive online at www.gallagherkoster.com.

If your alternate insurance or claims company are based outside the U.S., such as those provided by your sponsoring home government or international organization, use the waiver form www.vanderbilt.edu/issv/documents/HealthInsWaiverRequest.pdf. The waiver form must be submitted to the Student Health Center, with supporting documents, in English, outlining insurance benefits and submit to SHC by the waiver deadline. Please highlight or underline the corresponding coverage. SHC will evaluate the alternative insurance plan and contact you if any further details are needed. **ISSS does not process waiver requests.**

NOTE: Plans must cover medical evacuation and repatriation. If your alternate plan does not include this coverage, you may maintain that plan *if* you purchase an additional medical evacuation and repatriation policy for a low annual rate from Vanderbilt. Please check the information at <http://www.vanderbilt.edu/issv/documents/VUMedevacRepatInsApp.pdf>.

Vanderbilt University Student Health Center

J-1 exchange students are encouraged to utilize the Student Health Center where physicians, nurse practitioners, and lab technicians are available to provide primary care. Website: http://www.vanderbilt.edu/student_health/.