Dear Exchange Visitor:

Health insurance in the United States is primarily a private industry with a variety of options for coverage and cost. Department of State (DOS) has established minimum requirements for insurance that are designed to protect the exchange visitor and his or her family. Because of the importance and specificity of the insurance requirement, the stated figures are minimum amounts with no provisions for automatic updating. Exchange visitors may wish to obtain or sponsors may insist upon coverage that exceeds the minimum health insurance coverage required by the regulations.

All J-1 exchange visitors and J-2 dependents are required to have sickness and accident insurance, medical evacuation and repatriation insurance in effect for the duration of exchange visitor status.

An exchange visitor who willfully fails to maintain the required health insurance requirement as set forth by the DOS or any misrepresentation to the J-1 Program Sponsor concerning such required coverage shall be deemed in violation of the Exchange Visitor Program Regulations and will be subject to termination as an exchange visitor participant.

It is your responsibility as an Exchange Visitor and not the University of the Pacific to obtain and maintain required insurance coverage. All exchange visitors must sign this statement when checking-in with International Programs and Services (IPS) that you understand and intend to comply with the medical insurance requirement.

The Minimum Health Insurance Requirements are:
1. medical benefits of at least $50,000 per accident or illness;
2. repatriation of remains in the amount of $7,500;
3. medical evacuation to his or her home country in the amount of $10,000.00;
4. a deductible not to exceed $500 per accident or illness.

Any Insurance Policy Plan or Contract Secured to Fulfill the Above Requirements Must, at Minimum, be:
1. Underwritten by a insurance corporation having an A.M. Best rating of “A-” or above, an Insurance Solvency International, Ltd. (ISI) rating of “A-” or above, a Standard and Poor’s Claims-Paying Ability rating of “A” or above, a Weiss Research, Inc. rating of B+ or above, or such other rating service as the Agency may from time to time specify; or
2. Backed by the full faith and credit of the government of the exchange visitor’s home country; or
3. Part of a health benefits program offered on a group basis to employees or enrolled student’s by a designated sponsor; or
4. Offered through or underwritten by a federally qualified Health Maintenance Organization (HMO) or eligible Competitive Medical Plan (CMP) as determined by the Health Care Financing Administration of the U.S. Department of Health and Human Services.

I acknowledged that I have received and understand fully the requirements for medical insurance coverage for exchange visitors and dependent(s) as required by the Exchange Visitor Program Regulations.

________________________________________________________________________________
Print Name and Sign    Telephone Number  Date