Dear Student: Please read the information below and check the statements on Page 2 if you agree to abide by the U.S. Department of State’s insurance requirements. Return your signed and completed form to: Stephanie Gonzalez, International Studies and Programs, 308 Fell Hall, Campus Box 6120, Normal, IL 61790-6120. It will be kept in your Immigration file. Should you have questions, contact Stephanie at 309-438-5112 or sgonzal@ilstu.edu.

The U.S. Department of State requires all J-1 and J-2 Visa Holders to have specific types of health insurance while they participate in an Exchange Visitor Program in the United States. Having this insurance is mandatory for all J-1 and J-2 visa holders during their entire stay. Not having this insurance, or failing to maintain it, is a deportable offense.

The U.S. Department of State website says (http://exchanges.state.gov/jexchanges/visitors/eligibility.html):

“Participants and any J-2 dependents (spouses and minor children -- children under the age 21) accompanying them are required to carry medical insurance at the minimum benefit levels stated in the program regulations. Program sponsors are required to ensure that all participants have the appropriate medical insurance. They will verify that the participant’s medical insurance meets the regulatory requirements, and will facilitate the purchase of coverage to participants who do not have their own insurance, or whose coverage does not meet the requirements. Participants interested in obtaining appropriate medical insurance should contact the responsible officer of the organization sponsoring their program. Willful failure on the part of the participant and/or any J-2 dependents to maintain active insurance coverage is grounds for termination from the program. [22 Code of Federal Regulations 62.14]”

Specifically, Federal Regulations [22 CFR 514.14] state that exchange visitors’ medical insurance must meet the following minimum terms:

- $50,000 coverage for each accident or illness (emergency and non-emergency illnesses)
- Medical Evacuation up to $10,000 (to cover expenses of being transported back home country in the event of serious illness/injury)
- Repatriation of Remains up to $7,500 to cover expenses of transportation back to home country in the event of death
- Deductible of no more than $500
- Covers any pre-existing conditions after a reasonable waiting period
- Includes provision for co-payment that does not exceed 25% co-pay by the exchange visitor
- Does not exclude benefits for perils inherent to the activities of the exchange visitor’s program
- An insurance policy secured to meet the benefits requirements must be underwritten by an insurance corporation with an A.M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-I" or above, a Standard and Poor’s Claims Paying Ability rating of "A." or above, or a Weiss Research, Inc. rating of B+ or above. Alternatively, the sponsor may ascertain that the participant's policy is backed by the full faith and credit of the government of the exchange visitor's home country.
Exchange students are asked to purchase Illinois State University’s student health insurance. This helps to ensure that you will meet Immigration’s special requirements and that ISU remains in compliance with the laws we must obey as your Immigration sponsor.

The university’s plan meets all of the U.S. Department of State’s insurance requirements for J-1 visa holders; this helps ensure that both our university and exchange students are following this Immigration law.

ISU insurance costs about $200 each semester and offers excellent worldwide coverage. For your convenience, our office will make it easy by ordering the insurance for you, and the fee will be added to your bill. If you would like to read more about ISU’s insurance please visit: www.shs.ilstu.edu/insurance/

Please check the statements and fill in the blanks as appropriate for you.

I have read the aforementioned insurance requirements and understand them.

I am in compliance with the above mentioned insurance requirements for myself and my dependents and will maintain this required insurance coverage during my entire stay at Illinois State University.

I understand that my insurance (and coverage for J-2 dependents) must be continuous and active from the time I start my exchange program at ISU until I leave the United States.

I accept responsibility for maintaining adequate health insurance that meets the U.S. Department of State’s requirements (listed above) and for making sure that any J-2 dependents with me have it too.

I understand that if I fail to buy adequate J-1/J-2 insurance (or fail to maintain it), I will not be complying with Federal Regulations and my program at ISU will be terminated/cancelled. I realize that I and any J-2 family members will be required to leave the United States immediately.

____________________________________  ___________________________  ___________________________
Exchange Visitor’s Signature                  Print Your Name                  Date (Month/Day/Year)