



**HEALTH INSURANCE REQUIREMENTS FOR  
J-1 EXCHANGE VISITORS  
AND J-2 DEPENDENTS**

Both US federal regulations and UAB policy require **all J-1 exchange visitors and their J-2 dependents** to obtain proper health insurance and to present confirmation of enrollment to the ISSS office. **The US Department of State** imposes specific requirements related to the minimum amounts covered by the insurance as described below:

**Minimum coverage required by US federal J-1 Exchange Visitor Program regulations:**

- Medical benefits of at least **\$100,000** per accident or illness
- Repatriation of remains in the amount of **\$25,000**
- Expenses associated with medical evacuation to your home country in the amount of **\$50,000**
- Deductibles not to exceed **\$500** per accident or illness

In other words, if the insurance you purchase does not clearly state that it meets all four criteria in the box above, the insurance does not comply with US federal J-1 regulations.

**Dates of coverage**

You should remain insured for the entire duration of your participation in UAB's exchange visitor program **as mentioned on your DS-2019 (in box 3 "Form covers period.")**. We encourage you to buy insurance from your first day in the US.

**J-2 dependents MUST be covered as well for the entire duration of the program, even if they will join you later on.** Please consider postponing requesting your dependent's immigration documents (form DS-2019) if they will not travel with you at the beginning of your program. J-2 dependents' DS-2019s can be created later, and they can apply for their visas independently.

A **willful failure** to carry insurance is a **violation** of the US federal J-1 regulations, and UAB reserves its right, under the regulations, to **terminate your SEVIS record** if you do not provide satisfactory proof of insurance in a timely manner.



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**Insurance Terminology**

Please keep in mind that the health insurance system in the US is probably very different from your home country. **The US has no universal healthcare system.** Most people get health insurance through their employer as part of the benefits (if the position is eligible for benefits), or through a private insurance company.

**Please be aware that, as a J-1 Exchange Visitor, you and your dependents may be subject to the Affordable Care Act (ACA) under [22 CFR 62.14\(a\)](#).**

Below are some terms commonly used in US health insurance. Please familiarize yourself with them.

| Terms                   | Meaning   |
|-------------------------|---|
| Policy or Plan          | Document that outlines what types of illness or injury you and your dependent spouse and/or child(ren) can be treated for.  |
| Coverage                | Types of illness or injury you and your dependent spouse and/or child(ren) can be treated for or are covered for.   |
| Co-pay                  | Amount of money you may have to pay when you visit a physician. It is considered as your portion of the cost of the treatment.  |
| Deductible              | Amount of money you need to pay before the insurance starts to cover the cost of the treatment. Example: <i>If you have a \$500 deductible, your insurance will not cover treatment until you have spent \$500 in one year on medical costs.</i>  |
| Out-of-Pocket           | This is when you personally pay for treatment instead of being covered by insurance. Example: <i>If you purchase an insurance policy that covers you and your family at 100% after you meet a \$500 deductible, you must pay the first \$500 cost of your medical care out-of-pocket. Then, your insurance will cover the entire cost of medical care for that year beyond \$500.</i>   |
| Premium                 | Amount you pay every month to maintain your health insurance.<br>Generally, policies or plans with higher premiums have lower deductibles ( <i>because you are paying more upfront, they start to cover your costs sooner</i> ), and plans with lower premiums have higher deductibles ( <i>because you are paying less upfront, they start to cover your costs later</i> ). Look closely at the relationship between premiums and deductibles when you consider insurance plans. |
| Pre-existing Conditions | Some plans will not pay the cost of treating illnesses or injuries that began prior to when you purchase insurance, known as <u>pre-existing conditions</u> . Others make you wait a certain amount of time (e.g., six months) until they will cover the cost of that illness.<br><br>If you or a dependent suffer from a chronic condition, choose a plan that will cover any treatment necessary for that condition as soon as the policy is effective.                         |



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**Choose your insurance plan**

**VIVA insurance**

**If you have been offered a position eligible for UAB benefits** (such as postdoctoral fellow), you have the possibility to enroll in UAB's health insurance plan, called VIVA. To enroll, please contact coordinate with your UAB Department and HR Benefits ([benefits@uab.edu](mailto:benefits@uab.edu) / (205) 934-3458) and visit the website (<https://www.uab.edu/humanresources/home/benefits>).

For your first month at UAB, and since the onboarding process takes some time, we strongly encourage you to buy a private insurance to cover you and your family until you can enroll with VIVA. See *details below*.

**IN ADDITION** to VIVA, you will need to purchase additional private insurance to cover the repatriation of remains and medical evacuation criteria **for your J-2 dependents ONLY**.

| INSURANCE COMPANY | PHONE #         | LINKs  | COMMENTS                            |
|-------------------|-----------------|--|-------------------------------------|
| BETINS            | +1-866-552-8834 | <a href="https://www.betins.com/">https://www.betins.com/</a> Choose BETA Scholastic evacuation and repatriation | \$40 Annually<br>\$23 Semi-Annually |
| Gallagher         | +1-617-479-0860 | <a href="#">Emergency Travel Assistance Services</a>   | About \$45 annually                 |

**Private insurance**

**If you have NOT been offered a position eligible for UAB benefits**, you must buy a private insurance to cover you and all your J-2 dependents. There are dozens of J-1 compliant insurance policies on the market. The following are just a few of the policies available, and ISSS does not endorse any company or plan. These plans cover all required items.

| INSURANCE COMPANY                         | PHONE #         | LINKs  |
|---|-----------------|--|
| ISO Student Health Insurance              | +1-800-244-1180 | <a href="#">ISO J-1 Exchange Plan</a>  |
| IMG                                       | +1-800-628-4664 | <a href="#">IMG Global</a> ( <a href="#">Patriot Exchange plan</a> - choose the \$100,000 plan)                            |
| International Student Protection          | +1-877-738-5787 | <a href="#">ISP</a> (choose the version with the \$100/\$500 deductible option)  |
| iNext International Health Insurance      | +1-866-887-7122 | <a href="#">Global Adventure or Global Adventure Plus</a>  |
| VISIT International Health Insurance      | +1-800-247-5575 | <a href="#">Patriot Exchange</a> (choose the \$100,000 option) or <a href="#">VISIT Lite</a> (choose the \$100,000 option) |
| Cultural Insurance Services International | +1-800-303-8120 | <a href="#">CISI</a>   |
| International Student Insurance           | +1-877-758-4391 | <a href="#">Smart, Budget, Select, or Elite plans</a>  |
| PGH Global by United Healthcare           |                 | <a href="#">PGH Student</a>  |
| Tokio Marine HCC                          | +1-800-605-2282 | <a href="#">Atlas Travel</a>   |