

J-1 and Dependent Insurance Requirements

As a condition of your J-1 status, you and all accompanying dependents are required to have health insurance that meets the minimum requirements for the duration of your J-1 visa. Willful failure to purchase insurance will result in the termination of your J-1 status and your participation in the exchange visitor program. The Office of Immigration and International Admissions recommends purchasing the required insurance **before** you travel to the United States, as policies can often be less expensive in some other countries.

To meet the J-1 requirements, your health insurance policy must meet the following minimum benefits:

- Medical benefits - \$100,000 per accident or illness
- Repatriation of remains - \$25,000
- Medical evacuation of the exchange visitor to his or her home country - \$50,000
- A deductible not to exceed \$500 per accident or illness.

Depending on your health and the status of your dependent(s), you may want to consider a policy with additional coverage. You and your dependent(s) may also be subject to the requirements of the Affordable Care Act <http://www.hhs.gov/healthcare/rights/>.

If you do not have insurance when you arrive in the United States, you will be required to purchase it as a condition of your visa through the USA Student Health Center. The Office of Immigration and International Admissions will require documentation of your insurance on the first day of your arrival to the U.S., not to the University. Insurance coverage must begin on the first day of you arrive to the U.S. and continue until the day you exit the U.S.

If you have any questions about the J-1 insurance requirements, please contact Maurice Chavarry, Immigration Coordinator, at mchavarry@southalabama.edu or Regina George, Director of Immigration and International Admissions, at reginageorge@southalabama.edu.