

## HEALTH INSURANCE REQUIREMENT

### **REQUIREMENTS**

All J-1 visitors and their J-2 family members are required by U.S. federal law to have the following minimum health insurance coverage throughout their stay (as indicated under 1(f) in back of the DS-2019 form):

- Medical benefits of at least \$50,000 per accident or illness
- Repatriation of remains in the amount of \$7,500
- Medical Evacuation expenses in the amount of \$10,000
- Deductible not to exceed \$500 per accident or illness

### **BEFORE ARRIVING TO UC SAN DIEGO**

- Verify with your UC San Diego academic department who will be responsible for payment of the insurance premiums.
- Keep in mind that the health insurance requirements also pertain to your J-2 family members.
- We strongly recommend that you purchase travel insurance for up to 2 months after your arrival in the U.S. since you might not get medical coverage immediately.
- The average cost for one person ranges from approx. \$75-\$150 per month. Additional cost for family coverage ranges from approx. \$500-\$1,500 per month.

### **UC SAN DIEGO EMPLOYEES**

You may be eligible for the university's health insurance plans if you will be an employee, such as a postdoctoral scholar. You should contact your academic department to find out if you and your family members qualify. You should also verify with your department who will be responsible for paying the additional coverage premium, if applicable.

### **NON-UC SAN DIEGO EMPLOYEES**

You must purchase insurance that meets the requirements. The International Center has several policies available for purchase upon your arrival. Please inquire with our Main Office during Registration for copies of the brochures. The cost ranges from \$75- \$150 a month for a single person. For a family, the additional cost ranges from \$500-\$1,500 per month.

### **UC San Diego endorsed plan available for any Visiting Academic appointments such as Visiting Professors, Visiting Scholars and Visiting Graduate Students:**

- Visiting Academic Benefit Plan (VABP) provided by Garnett-Powers and Associates
- For additional information or to enroll, visit [www.garnett-powers.com/academics/sd/](http://www.garnett-powers.com/academics/sd/)

**The period of initial eligibility (PIE) for this plan is 31 days from the start of appointment** (see Section 3 on DS-2019). Contact Garnett-Powers and Associates for exception rules.

### **CHOOSING OWN INSURANCE POLICY**

If you choose your own insurance policy or bring coverage from your home country, the insurance corporation underwriting the policy must have one of the following ratings:

- An A.M. Best Rating of "A-" or above
- An Insurance Solvency International Ltd. (ISI) rating of "A-" or above
- A Standard & Poor's Claimspaying Ability rating of "A-" or above
- A Weiss Research Inc. rating of B+ or above

Additional providers not endorsed by UC San Diego:

International Medical Group, Inc  
Ph: 800-628-4664  
Website: [www.imglobal.com](http://www.imglobal.com)

Compass Benefits Group  
Ph: 800-683-1467  
Website: [www.compassstudenthealthinsurance.com](http://www.compassstudenthealthinsurance.com)

International Student Organization  
Ph: 800-244-1180  
Website: [www.isoa.org](http://www.isoa.org)

Scholastic Insurance Services  
Ph: 800-537-1777  
Website: [www.renstudent.com](http://www.renstudent.com)