

DS-2019 Health Insurance for Exchange Visitor & their dependents

Per federal regulations, ALL J-1 visa holders and their J-2 dependents MUST have medical insurance for the period of their appointment, starting on the day of arrival. The insurance coverage must meet the minimums set by the Department of State as follows:

- **\$100,000 per accident or illness,**
- **Medical evacuation of \$50,000 and**
- **Repatriation of remains of \$25,000**
- **Deductible not to exceed \$500 per accident or illness**

The insurance policy 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-1” or above a Standard and Poor’s Claims Paying Ability rating of “A-” or above, “A-” or above by Fitch Ratings, Inc., “A3” or above by Moody’s Investor Services, or a Weiss Research, Inc. rating of B+ or above. Alternatively, the sponsor (UNCC) may ascertain that the EV’s policy is backed by the full faith and credit of the government of the EV’s home country.

Additional resources for Health Insurance are attached and can be found on our website and the names of several companies are listed at the end of this letter. For UNC Charlotte appointments eligible for University sponsored health insurance (post-docs and full-time appointments only), your coverage will not begin until the month following your arrival or program start date, whichever is later. Therefore, you are still required to purchase coverage for the initial period of your program.

Below are several links to U.S. health insurance companies which offer plans which meet the new J-1 requirements.

ISO

<https://www.isoa.org/>

Seven Corners

<https://www.sevencorners.com/brochure/2vls12.brochure.na.pdf> -

IMGlobal

<http://www.imglobal.com/en/img-insurance/international-student-insurance.aspx>

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