

U.S. Department of State Mandatory Insurance Regulations for Exchange Visitors and Dependents

U.S. Department of State regulations require that sponsors (colleges, universities, or agencies which promote educational exchange) monitor insurance coverage for all exchange visitors (J-1 principal and J-2 dependent non-immigrants) in their programs. While no recommendations are made on specific policies or carriers, the regulations do establish minimum coverage as follows:

- 1) Medical benefits of at least **\$100,000** per accident or illness;
- 2) Repatriation of remains in the amount of **\$25,000**;
- 3) Expenses associated with medical evacuation of the exchange visitor to his or her home country in the amount of **\$50,000**.
- 4) Deductible **\$500** or less

In addition to the standards for coverage, the regulations also set forth rating requirements for acceptable policies. Coverage backed by the full faith and credit of the government of the exchange visitor's home country are exempt from these rating requirements.

Insurance should be purchased in advance, from one of the many Student/Exchange Visitor insurance companies that specialize in such medical coverage. These companies provide coverage that can be designed to cover the dates of your stay in the U.S.

Proof of coverage must be supplied to our office upon your arrival at UTRGV or your Exchange Visitor status must be cancelled.

Important: DOS regulations require insurance coverage to be in place from the time the exchange visitor enters the country and throughout the duration of the program. UTRGV is required to terminate an exchange visitor's participation in the program if no proof of coverage is provided within the first 5 days of program start date or if the visitor and his/her dependents willfully fails to comply with and maintain the required insurance coverage at any time during their stay.

A search may be done on the internet under "Exchange Visitor Insurance" for information on many companies that may meet the minimum requirements. UTRGV may not recommend or endorse any companies. We can only suggest that websites be viewed as a beginning place for your search to find acceptable policies offered by various companies.