Human Resources

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Health Insurance

International visitors who are full-time salaried WHOI employees can enroll in one of WHOI's medical insurance plans and pay the employee's share of the premium. Guest Investigators and Guest Students, however, are not WHOI employees and are generally unable to enroll in a WHOI insurance plan. Such coverage should be maintained through your current employer or university. If you are coming to WHOI as a J-1 Exchange Visitor, you are required to have health insurance for yourself and your dependents according to the regulations set forth by the U.S. Department of State. The coverage must be for at least $50,000 per accident or illness, with a deductible not to exceed $500. Coverage is also required for medical evacuation and repatriation. You must be willing to sign a statement upon arrival that you have health insurance or will enroll in a plan that will remain in effect for the duration of your stay at the Institution.

If you choose to continue your out-of-country medical coverage, you may have to pay for medical service you receive in the U.S. at the time of the service and then be reimbursed by your country's medical service or insurance carrier. Please check with your national medical service or insurance carrier regarding their claims procedures before you arrive in the U.S. in order to protect yourself and your family in the event of an illness or accident in this country. If you want to purchase insurance once you have arrived at the Institution, there will be forms to do so in the Human Resources Office when you check in.

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Our mission is to explore and understand the ocean and to educate scientists, students, decision-makers, and the public.