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Human Resources: J-1 Exchange Visitor Program: Health Insurance Requirements

Department of State (DOS) regulations [22 CFR 62.14] requires that all Exchange Visitors and their dependents have health insurance in effect which covers them for sickness or accident during the period of time that they are in J status. If the J-1 or J-2 visa holder fails to maintain health insurance coverage, his or her visa may be terminated.

As a minimum health insurance must provide:

- Medical benefits of at least $50,000 per accident or illness;
- In case of death, repatriation of remains in the amount of $7,500;
- In case of serious illness or injury, payment of expenses associated with medical evacuation of the Exchange Visitor to his or her home country in the amount of $10,000; and
- A deductible not to exceed $500 per accident or illness.

You must be willing to sign a statement upon arrival at WHOI that you have health insurance for the duration of your stay. If your insurance policy is with a company in your country, bring documents with you describing the coverage and providing the name and address of the agent to whom you can send claims for reimbursement. If you want to purchase insurance once you have arrived at the Institution, there will be forms enabling you to do so in the Human Resources Office.

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