



## OFFICE OF INTERNATIONAL SERVICES

University Center for International Studies  
University of Pittsburgh

### Health Insurance Requirements for J-1 Scholars

All exchange visitors (both J-1 principals and J-2 dependents) are required to have sickness and accident insurance as well as medical evacuation and repatriation insurance in effect for the **entire duration** of their exchange visitor program. A willful failure to carry insurance is considered to be a violation of the Exchange Visitor Program regulations.

Medical care in the United States can be very expensive. Having adequate health insurance is a regulatory requirement for J-1 exchange visitors, but it is also important to have insurance simply because of the high cost of medical care in the U.S. Even routine visits to a doctor or hospital can cost hundreds or thousands of dollars without insurance.

#### Minimum Coverage Required

A health insurance policy **must** provide *at least* the following minimum coverage to comply with U.S. Department of State regulations:

- (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; *and*
- (4) A deductible not to exceed \$500 per accident or illness.

Note the explicit requirement for medical evacuation and repatriation insurance. Most domestic health insurance policies do not include this feature, or it is included only for bringing people or remains back to the United States from abroad. You may have to purchase medical evacuation and repatriation coverage separately. Many insurance companies provide this special coverage at reasonable cost. Exchange visitors with UPMC plans *are* covered for repatriation and medical evacuation.

#### UPMC Health Plan

Many J-1 exchange visitors are provided with [UPMC health insurance](#) as part of their University of Pittsburgh appointment. Enrollment is not automatic, but the cost of the health insurance is often covered by your academic department. Your appointment letter should indicate if you will be provided with health insurance by your department. Exchange visitors with UPMC plans *are* covered for repatriation and medical evacuation.

#### Purchasing your own health insurance

If you do not have a University of Pittsburgh appointment that provides health insurance for you and your family, and/or you do not wish to purchase the UPMC Health Plan discussed above, you will be required to purchase health insurance coverage on your own.

OIS does not endorse any particular private health insurance plan, but we provide information about several plans that we know offer coverage that satisfies the Department of State regulations for J-1 exchange visitors, as well as include repatriation and evacuation coverage. We recommend that you research these and other providers and compare plans to determine the best for you.

***Each of these private health insurance providers offer a variety of types of insurance. It is imperative that you make sure that the plan that you purchase covers the minimum requirements to satisfy Pitt requirements and recommendations.***



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Please visit the [Resources List](#) on the OIS website for additional options and information.

### **CISI CULTURAL INSURANCE SERVICES INTERNATIONAL**

<https://www.culturalinsurance.com/>

### **HTH Travel Insurance**

[https://www.hthtravelinsurance.com/students\\_plans.cfm](https://www.hthtravelinsurance.com/students_plans.cfm)

### **ISI International Student Insurance**

<https://www.internationalstudentinsurance.com/>

### **ISO International Student Insurance**

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

### **PSI Health Insurance**

<https://www.psiservice.com/pitt>

### **VISIT International Health Insurance**

[www.visitinsurance.com](http://www.visitinsurance.com)