



Medical Health Insurance Requirement

All J-1 Exchange Visitors and their J-2 dependents are required by federal regulations to have medical insurance **for the entire period listed on his/her DS-2019**. An Exchange Visitor should choose the best coverage for themselves and accompanying family members. The policy must meet the following criteria:

- Medical benefits of at least **\$100,000 per accident or illness**;
- Repatriation of remains in the amount of **\$25,000**;
- Expenses associated with the medical evacuation of exchange visitors to his or her home country in the amount of **\$50,000**; and
- Deductibles **not to exceed \$500 per accident or illness**.

Any insurance policy that fulfills these requirements must be underwritten by an insurance corporation having an A.M. Best rating of "A" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above, a Standard and Poor's Claims-paying Ability rating of "A" or above, a Weiss Research, Inc. rating of "B+" or above, or such other rating service that the Exchange Visitor Program may specify.

Health benefits programs offered on a group basis to employees or enrolled students by a designated sponsor or underwritten by a federally qualified health maintenance organization (HMO) or an eligible competitive medical plan as determined by the Health Care Financing Administration shall also qualify.

OU Group Medical Benefit Coverage (Cigna)

Exchange Visitors that are classified as a University of Oklahoma employee (i.e., *Associate Research Scholar, Postdoctoral Research Fellow, & temporary faculty*) are offered Cigna (Preferred Provider Organization) PPO plan that provides medical health coverage that meets and exceeds the medical health insurance and deductible requirements for Exchange Visitors.

***Exchange Visitors that are NOT classified as a University employee must make certain that the insurance policy he/she obtains meets or exceeds the medical health insurance requirements listed above.**

***Please note that Cigna's HSA plan DOES NOT meet J-1 insurance requirements.**

***Please find the OU insurance monthly rate sheet for the 2024 [here](#).**

Medical Evacuation & Repatriation Insurance Requirement

In addition to Medical coverage, ALL J-1 Exchange Visitors and their J-2 dependents are required by federal regulations to have insurance coverage in the case of death or long-term injury or illness that necessitate medical assistance to return to his/her home country.

OU's Group Medical Benefit Plan (Cigna PPO plan does NOT include medical evacuation and repatriation of bodily remains.

All University J-1 research scholars, associate research scholars, postdoctoral research scholars, and visiting/temporary faculty **MUST** make certain that his/her **personal** insurance policy includes medical evacuation and repatriation coverage in the following amounts:

- Repatriation of remains in the amount of \$25,000 and;
- Expenses associated with medical evacuation of the exchange visitor to his or her home country in the amount of \$50,000.

Foreign Insurance Coverage

An exchange visitor may satisfy the insurance requirement (coverage type & amounts still apply) through a policy issued by his/her home country. The policy must be backed by the full faith and credit of the government

of the Exchange Visitor's home country. Otherwise, the company must meet the minimum rating requirements established by the U.S. Department of State (A.M. Best rating of "A" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above, a Standard and Poor's Claims-paying Ability rating of "A" or above, a Weiss Research, Inc. rating of "B+" or above, or such other rating service that the Exchange Visitor Program may specify.

Penalty for Failure to Maintain Insurance Coverage

*Exchange Visitors cannot have any breaks or lapses in insurance coverage **even if he/she travels outside the U.S for an extended period of time during the J program.*** Any Exchange Visitor that willfully fails to maintain the insurance coverage as set forth or make a material misrepresentation to his/her J-1 sponsor regarding the coverage, will be considered to be in violation of the Exchange Visitor Program regulations and will be subject to termination as an exchange Visitor participant. It is the Exchange Visitor's responsibility, not OU's, to obtain and maintain insurance coverage.

Insurance companies that provide J visa compliant coverage

The University of Oklahoma does not recommend or endorse any company. We merely provide the following list for your convenience and as a starting point. If you are unsure if a plan meets the aforementioned requirements, you may check with the OIS office to confirm it complies with federal regulations before purchasing it.

- Patriot Exchange program
 - <https://www.visitorscoverage.com/patriot-exchange-insurance/>
- International Student Insurance
 - <https://www.internationalstudentinsurance.com/travel-medical-insurance/benefits.php>
- WorldTrips
 - <https://www.worldtrips.com/atlas-travel-insurance#/atq>
- International Medical Group (IMG)
 - https://purchase.imglobal.com/Quote/Patriot_Exchange/pre-quote?imgac=5%2025090
- Betins (Repatriation and evacuation coverage)
 - <https://www.betins.com/Products/Evacuation/Evacuation.aspx>