J-1 Exchange Visitor Medical Insurance Requirements

To maintain your J-1 status you must obtain and maintain health insurance that meets the minimum requirements as defined by the US Department of State which governs the Exchange Visitor program. “At a minimum, insurance shall cover 1) medical benefits of at least $100,000 per person per accident or illness, 2) repatriation of remains in the amount of $25,000; and 3) expenses associated with medical evacuation in the amount of $50,000. A policy secured to fulfill the insurance requirements shall not have a deductible that exceeds $500 per accident or illness…” Willful failure to comply can result in your termination from the J program. This insurance requirement also applies to J-2 dependents.

Proof of insurance is required for granting immigration benefits. The **Major Medical Insurance Programs** listed below are some of the plans that meet the minimum requirements of the J-1 Exchange Visitor Program. The section entitled **Medical Evacuation and Repatriation Plans** lists companies that may be able to supplement insurance policies that do not include these provisions. You must contact these companies directly to inquire about coverage and rates and to apply for insurance. Please bring proof of insurance to the Center for International Education (CIE) immediately upon your arrival.

<table>
<thead>
<tr>
<th>Company</th>
<th>Mailing Address</th>
<th>Contact Information</th>
<th>Available Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diederich HealthCare</td>
<td>506 W. Main Street carbondale, IL 62901</td>
<td>Ph: 618-457-6721 <a href="mailto:eparrone@diederichgroup.com">eparrone@diederichgroup.com</a></td>
<td>Contact the agent</td>
</tr>
<tr>
<td>Brackett Insurance Consultants</td>
<td>300 E. Main St. #6 Carbondale, IL 62901</td>
<td>Ph: 618-503-0359 <a href="mailto:cindy.parrone@diederichgroup.com">Agent: Cindy Parrone</a></td>
<td>Contact the agent</td>
</tr>
<tr>
<td>Cultural Insurance Services International</td>
<td>River Plaza, 9 West Broad Street Stamford, CT 06902</td>
<td>PH: 1-800-303-8120 <a href="http://www.culturalinsurance.com">www.culturalinsurance.com</a></td>
<td>World Class Coverage Plan: Students, scholars, and dependents</td>
</tr>
<tr>
<td>Compass Benefits Group</td>
<td>26 Quincy Avenue Braintree, MA 02184</td>
<td>PH: 1-800-767-0169 <a href="http://www.compassbenefit.com">www.compassbenefit.com</a></td>
<td>Compass Care &amp; Compass Elite Plans: Students and scholars</td>
</tr>
<tr>
<td>Harbor Group, LLC</td>
<td>1800 Michael Faraday Drive, Ste 201 Reston, VA 20190</td>
<td>PH: 1-800-252-8160 <a href="http://www.hginsurance.com">www.hginsurance.com</a></td>
<td>International Student Medical Insurance: Students, scholars, and dependents</td>
</tr>
<tr>
<td>HTH Worldwide</td>
<td>One Radnor Corporate Center, Ste 100 Radnor, PA 19087</td>
<td>PH: 1-877-424-4325 <a href="http://www.htwworldwide.com">www.htwworldwide.com</a></td>
<td>Health Care Advantage: Students, scholars, study abroad participants, and dependents</td>
</tr>
<tr>
<td>Student Resources</td>
<td>2301 West Plano Parkway, Suite 300 Plano, TX 75075</td>
<td>PH: 1-800-767-0700 <a href="http://www.studentresources.com">www.studentresources.com</a></td>
<td>Global Medical Insurance: Non-US citizens and US expatriates</td>
</tr>
</tbody>
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**Proof of insurance is required for granting immigration benefits.**

**Please bring proof of insurance to the Center for International Education (CIE) immediately upon your arrival.**

Return this form to [international@siu.edu](mailto:international@siu.edu)

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T.W. Lord &
Assoc,
International
Benefits Division

25 Dodd Street, P.O. Box 1185
Marietta, GA 30061

PH: 1-800-633-2360
Fax: 1-770-429-0638

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theplan@twlord.com

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Mobile, AL 36695

PH: 1-888—301-9289

www.studentinsure.com/
info@studentinsure.com

Collegiate Care+ Preferred Health Plan
for students, scholars, and dependents

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| **Harbor Group, LLC** | 1800 Michael Faraday Drive, Suite 201, Reston, VA 20190 | PH: 1-800-252-8160
Fax: 1-703-733-0946
www.hginsurance.com
info@hginsurance.com | Medical Evacuation and Repatriation Program for Students, scholars, and others engaged in international education |
| **International SOS Assistance, Inc.** | 3600 Horizon Boulevard, Suite 300, Trevose, PA 19053 | PH: 1-800-523-8930
www.internationalsos.com/ | Medical Evacuation and Repatriation Program for Students, faculty, scholars, and dependents |
| **T.W. Lord &
Assoc,
International
Benefits Division** | 25 Dodd Street, P.O. Box 1185, Marietta, GA 30061 | PH: 1-800-633-2360
Fax: 1-770-429-0638
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theplan@twlord.com | Medical Evacuation and Repatriation Program for Students, faculty, scholars, and dependents |