Exchange Visitor Insurance Verification

The U.S. Department of State requires all J-1 visa holders to maintain health insurance for themselves and J-2 dependents. Failure to comply with the below requirements is grounds for termination of J-1 or J-2 visa status.

The minimum requirements are as follows:

- The J-1 (as well as J-2 dependent) is required to maintain health insurance for the entire period of the program indicated on the DS-2019.
- The minimum requirement for health insurance coverage must provide medical benefits of at least $100,000 per accident or illness.
- Insurance for medical evacuation is required with a $50,000 minimum. This is used if there is a need for the J-1 visa holder to return to the home country for medical treatment. (Supplemental insurance for repatriation & medical evacuation can be purchased if needed.)
- Insurance coverage for repatriation of remains is required with a $25,000 minimum. This is used in the unlikely event that the J-1 visa holder should die in the U.S. and his/her remains need to be returned to the home country. (Supplemental insurance for repatriation & medical evacuation can be purchased if needed.)
- The maximum deductible on the health insurance may not exceed $500 per accident or illness. Most insurance policies require you to pay part of your health expenses yourself (your part is called the deductible), before the company pays anything.

**Rating:** Any insurance policy, plan, or contract must, at a minimum, be underwritten by an insurance corporation having one of the following: an A.M. Best rating of "A-" or above; a McGraw Hill Financial/Standard & Poor's Claims-paying Ability rating of "A-" or above; a Weiss Research, Inc. rating of "B+" or above; a Fitch Ratings, Inc. rating of "A-" or above; a Moody's Investor Services rating of "A3" or above. Alternatively, your insurance policy is backed by the full faith and credit of the government of your home country.

- I certify that all accompanying dependents in J-2 status maintain the insurance coverage set forth above.
- J-1 Students Only: I understand that I must also complete the complete online AU Insurance Waiver (see www.american.edu/ocl/healthcenter/) by the deadline, or I will be charged for AU student insurance. (Does not apply to J-1 Scholars)

Penalties:
Exchange visitors who willfully fail to maintain the insurance coverage set forth above while a participant in an exchange visitor program or who make material misrepresentations to the sponsor concerning such coverage will be deemed to be in violation of these regulations and will be subject to termination as an exchange visitor.

J-1 Exchange Visitor Declaration of Agreement:
I have read all of the above requirements regarding the maintenance of health insurance coverage for J-1 visa holders and their J-2 dependents; and I agree to comply with all of the above requirements throughout my stay as a J-1 visa holder.

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<tr>
<th>Name of Insurance Company</th>
<th>Insurance Policy / ID Number</th>
<th>AU ID Number</th>
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<th>Name of Exchange Visitor</th>
<th>Signature of Exchange Visitor</th>
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