

Health Insurance Agreement - J-1 Scholar

(A) Minimum Coverage: At a minimum, insurance must cover:

- Medical benefits of at least **\$100,000** per person, accident or illness
- Repatriation of remains (coverage to send a body back to the home country if the insured should die) in the amount of at least **\$25,000**
- Expenses associated with medical evacuation (coverage to send the insured to hospitals in his/her own country) in the amount of at least **\$50,000**

(B) Additional Terms: A policy secured to fulfill the insurance requirements must not have a deductible (a specified amount of money that the insured must pay before an insurance company will pay a claim) that exceeds \$500 per accident or illness and must meet other standards specified in the J regulations.

(C) Maintenance of Insurance: J Exchange Visitors must maintain the required insurance for themselves and all J-2 dependents during the duration of their program.

(D) Additional US Health Insurance Regulations: In addition to the regulations governing J Exchange Visitors, another US law requires health insurance coverage. Under the "Affordable Care Act (ACA)," individuals who do not maintain "minimum essential healthcare coverage" must make an additional payment to the Internal Revenue Service when they pay their taxes. Visitors in J status are exempt from this additional tax payment if they are nonresidents for tax purposes but would still be required to maintain health coverage that meets the J regulations. CMU's student and employee insurance policies meet the ACA minimum healthcare coverage requirement. Please note that health insurance coverage available as an employment benefit through CMU does not cover repatriation or medical evacuation that meets the State Department's requirements as the coverage does not apply to people in the US who would need to be transported to their home country. Scholars covered by CMU insurance are responsible for purchasing a supplemental repatriation and medical evacuation plan that meets J-1 minimum requirements.

J Exchange Visitors, who are not paid by Carnegie Mellon, may purchase any health insurance that meets the above minimum standards required by the J Exchange Visitors Program.

NOTE: While OIE has provided the above resources, it is *ultimately the scholar's responsibility* to confirm that any health insurance purchased meets the above minimum standards required by the J Exchange Visitors Program.

J-1 Exchange Visitor Certification

I have read the above and certify that I and all of my J-2 dependents (if applicable):

1. Currently have health insurance that provides coverage during the entirety of my program at Carnegie Mellon University, and meets the minimum standards outlined above; OR
2. Will purchase health insurance that meets these minimum standards immediately upon arriving at Carnegie Mellon University and will maintain this coverage during the entirety of my program; OR
3. Will be covered by another health insurance policy that meets these minimum requirements by the start of my program at Carnegie Mellon University and will maintain this coverage during the entirety of my program.

Name (Printed)

Signature

Date (mm/dd/yyyy)