



THE UNIVERSITY
of NORTH CAROLINA
at CHAPEL HILL

INTERNATIONAL STUDENT AND SCHOLAR SERVICES

FedEx GLOBAL EDUCATION CENTER
CAMPUS BOX 5240
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J-1 Exchange Visitor Medical Insurance Requirement

Regulations governing the J-1 Exchange Visitor Program require all participants in the Exchange Visitor Program to be enrolled in medical insurance including insurance for medical evacuation and repatriation. As a condition for participation in the UNC-CH Exchange Visitor Program, all J-1 participants and any accompanying family members in J-2 status must enroll in a University of North Carolina approved plan.

The following plans are approved UNC plans:

1. **HTH Blanket Student Accident and Sickness Insurance** for the University System of the State of North Carolina. A copy of the brochure and enrollment information is attached. Most J-1 scholars and their J-2 dependents will be required to enroll in this plan.
2. **Student Blue:** The Mandatory Student Health Insurance plan offered through Student Blue meets the requirements. This plan is available only to enrolled students.
https://www.bcbsnc.com/assets/studentblue/pdfs/uncch_2014-2015_medical_benefit_summary.pdf
3. **Student Blue RA/TA:** The plan offered to Graduate Student Research Assistants and Teaching Assistants meets the requirements. https://www.bcbsnc.com/assets/studentblue/pdfs/uncch-ta_2014-2015_member_guide.pdf
4. **Post Doc Insurance Plan** meets the requirements.
https://www.bcbsnc.com/assets/studentblue/pdfs/uncch-pd_2014-2015_member_guide.pdf

Important note: North Carolina State Health Plan for State Employees does NOT meet the J-1 requirements due to high deductibles and lack of coverage for medical evacuation or repatriation of remains. J-1 employees covered under the North Carolina State Health Plan must purchase additional coverage under the HTH plan in order to be in compliance with the J-1 regulations.

Regulations require UNC-CH to terminate the J-1 program for any J-1 scholar who fails to maintain the required insurance coverage. You will be required to enroll in an approved UNC plan upon arrival. Please be prepared to pay for the required insurance coverage for yourself and any accompanying family members for the duration of your program.

Program participants and their dependents are required to have medical insurance coverage with the following minimum benefits **[22 CFR 62.14]**.

- 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 the exchange visitor to his or her home country in the amount of \$50,000
- A deductible not to exceed \$500 per accident or illness.

Sponsors are to require that their participants (and any dependents entering the United States as holders of a J-2 visa) have insurance in effect during the period of time they are in the sponsor's program. An insurance policy secured to meet the benefits requirements must be underwritten by an insurance corporation with an A.M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-1" or above, a Standard and Poor's Claims Paying Ability rating of "A-" or above, or a Weiss Research, Inc. rating of B+ or above. Alternatively, the sponsor may ascertain that the participant's policy is backed by the full faith and credit of the government of the exchange visitor's home country.