

J-1 Exchange Visitor Medical Insurance Requirement

Health insurance, including medical evacuation and repatriation coverage, is required by the U.S. Department of State (DOS) as a condition for participation in the J-1 Exchange Visitor program. Please see the [Federal Regulations for J-1 Medical Insurance](#) for a detailed outline of the requirements. All J-1 Exchange Visitors and their J-2 dependents must be in compliance with the insurance provision for the duration of their J program.

The University of North Carolina (UNC) has contracted with GeoBlue to provide health insurance coverage that meets the regulatory requirements. You may purchase insurance online before or immediately after your arrival to Chapel Hill. Instructions on how to enroll in Geoblue coverage can be found on page 7 of the [J-1 Scholar Welcome Handout](#). J-1 Exchange Visitors who are enrolled students or Postdoctoral Scholars may be eligible for coverage under the UNC Student Blue, Student Blue RA/TA, or Blue Options Postdoc Plan.

Program sponsors are required to certify to DOS that all J-1 and J-2 participants are in compliance. Therefore, the exchange visitor must provide proof of insurance coverage to ISSS at check-in or no later than one week after arrival in the U.S. Insurance coverage must be verified when requesting actions such as extensions of stay, travel signatures or the addition of dependents. Please note, both J-1 exchange visitors and their J-2 dependents must maintain coverage that meets DOS requirements for the entire duration of the program including periods of stay outside of the country.

Scholars who fail to maintain required insurance for themselves and any accompanying J-2 family members will be terminated from the program and must depart from the United States. There is no grace period for departure when an exchange visitor is terminated.

The following are approved UNC plans:

1. [GeoBlue Student International Health Plan for the University System of the State of North Carolina](#): Most J-1 scholars and J-2 dependents are eligible to enroll in this plan. To enroll visit: <https://www.geobluestudents.com> and enter UNC's group access code (**NZF-627**) in the "Students and Plan Members" section along the right sidebar. Follow the prompt to enroll yourself and any dependent family members in the plan under "new" enrollment. GeoBlue accepts Visa, Mastercard, American Express and Discover cards. Scholars can enroll before arrival to U.S.
2. **Student Blue**: The Mandatory Student Health Insurance plan offered through Student Blue meets the requirements. This plan is available only to enrolled students.
3. **Student Blue RA/TA**: The plan offered to Graduate Student Research Assistants and Teaching Assistants meets the requirements.
4. Blue Option **Post Doc Insurance Plan**: available for those classified as a Postdoc Research Associate or Postdoc Research Trainee temporary full-time UNC employee. Coverage under this plan does not begin until the second month of your appointment. Therefore, Postdoctoral Scholars will need to purchase additional insurance coverage for the first month in the U.S. For this we recommend purchasing one month of coverage through GeoBlue.

Please note: *The State Health Plan of North Carolina for UNC employees does NOT meet the Department of State requirements for participants in the J Exchange Visitor Program* due to its 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 in order to be in compliance with the J-1 regulations. More information on medical evacuation and repatriation plans is available at ISSS.

What if I already have insurance?

If you have purchased another insurance plan, you must have the insurance company complete and sign the [Insurance Certification](#) on their company letterhead and return it to ISSS as proof of compliance with the regulations. Only policies that meet or exceed the Department of State's requirements will be accepted (see attached Code of Federal Regulations). An electronic version of the Insurance Certification is available at: <https://iss.unc.edu/files/2017/02/Insurance-Certification.pdf>.

Note Regarding Pre-Existing Conditions:

The University has determined the current industry standard for pre-existing conditions to be 6 months or less. If you have coverage from a source that is not an approved UNC plan, the policy must cover pre-existing conditions and have a waiting period for such conditions that does not exceed 6 months.

LINKS:

- 1) GeoBlue brochure: https://iss.unc.edu/files/2017/08/GeoBlue-Member-Guide-2019_20.pdf
- 2) Student Blue brochure: http://studentbluenc.com/assets/studentblue/pdfs/uncch/uncch_2019_2020_student_blue_brochure.pdf
- 3) Student Blue RA/TA brochure: http://studentbluenc.com/assets/studentblue/pdfs/uncch-ta/uncch-ta_2019_2020_medical_benefit_summary.pdf
- 4) Blue Option Postdoc Insurance Plan: http://studentbluenc.com/assets/studentblue/pdfs/uncch-pd/uncch-pd_2019_2020_medical_benefit_summary.pdf

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