



HEALTH INSURANCE POLICY AND COMPANIES INFORMATION

Health Insurance is required by law for a visitor entering the U.S. on a J-1 visa as a student or scholar. The U.S. Department of State requires health insurance to meet the following standards:

- Medical Benefits of at least **\$100,000 US dollars per accident or illness.**
- **Repatriation of remains** in the amount of **\$25,000 US dollars** (Definition of Repatriation: If a person dies in a foreign country, we say they are “repatriated” when their body returned to the native country. Repatriation insurance is used for the transportation expenses related to returning the deceased to their native country.)
- Expenses associated with the **medical evacuation** of the non-immigrant visitor to home country in the amount of **\$50,000 US dollars**
- **Deductible** not to exceed **\$500 US dollars** per accident or illness.

For those seeking the J-1 visa, the SMU ISSS office cannot allow the exchange visitor to begin their program without proof of health insurance that meets the minimum requirements, as set by the Department of State (see above). **This proof of health insurance be completed by the Exchange Visitor by completing the Exchange Visitor Health Insurance Verification form.**

The following health insurance companies may be contacted to purchase health insurance if the visitor is not eligible for SMU benefits OR if the student is not eligible for the SMU International Student Insurance Group Health Plan OR is in need of immediate coverage. Students not enrolled in credit hour programs may not be eligible for enrollment in the SMU Health Plan. The following list of health insurance companies are known health insurance providers that service exchange visitors on a J visa. ***Please ensure that health insurance policy meets all requirements as listed above before purchasing.

<p><i>If you are NOT receiving benefits from SMU:</i></p>	<ul style="list-style-type: none"> • Please contact your health insurance provider • Enroll in a health insurance plan that meets the minimum health insurance requirements listed on page 2 • Request your health insurance provider to complete the <i>Exchange Visitor Health Insurance Verification Form.</i> • Submit the completed Exchange Visitor Verification form to: internationalscholars@smu.edu
<p><i>If you are a J-1 Student:</i></p>	<ul style="list-style-type: none"> • Please meet upon arrival with the Health Insurance Coordinator at the Dr. Bob Smith Health Center located on the SMU campus at: 6112 Bishop Boulevard, Dallas, TX 75205, 214-768-1564 • Enroll in the SMU student health insurance plan • Request the Health Insurance Coordinator to complete the Exchange Visitor Health Insurance Verification form • Email the form to internationalscholars@smu.edu

<i>If you are receiving benefits from SMU:</i>	<ul style="list-style-type: none"> • Please contact the Benefits coordinator • Please enroll in SMU health insurance plan • Please ask the coordinator to complete the Exchange Visitor Health Insurance Verification form • Please email the form to internationalscholars@smu.edu
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Please enter your qualifying insurance policy information in the sections below.

ISSS does not have the expertise to evaluate individual insurance policies. J-1 Exchange Visitors are responsible for verifying with the insurance provider that the policy meets the minimum insurance requirements established by the U.S. Department of State in 22 CFR S62.14. If necessary, you may show this form to your insurance provider in order to verify sufficient insurance.

Health Insurance Companies	
ISO Health Insurance	https://www.isoa.org/j1_exchange_plan
LewerMark	https://portals.gbg.com/lewermark-inboundstudents
Patriot America/IMG International Medical Group®, Inc.	http://www.imglobal.com/index.aspx
International Student Insurance	http://www.internationalstudentinsurance.com/
Gateway	http://www.gatewayplans.com/
HTH Worldwide	http://www.hthstudents.com/
The Harbour Group	http://www.hginsurance.com/
Compass Benefits Group	http://www.compassbenefits.com/
International Student Protection	http://www.intlstudentprotection.com
Academic Health Plans	http://www.ahpcare.com/about
International SOS (Medical Evacuation and Repatriation Program)	www.internationalsos.com/visitorusa