



AMITY INSTITUTE

J-Visa Program Required Insurance

What is a J-1 visa and how does it apply to an Amity Exchange Teacher?

The J-1 visa is a U.S. non-immigrant visa which allows qualified individuals to participate in work-based Exchange Visitor Programs. This visa offers many categories and applies to participants of international exchange programs in various fields. Exchange Visitors come to the United States to share knowledge and gain a deeper understanding of U.S. systems and culture.

Amity Exchange Teachers are sponsored under the J-1 visa, category Teacher, which allows them to work as temporary, fulltime faculty members at primary and secondary schools located throughout the United States. Amity teachers must meet certain conditions as detailed by the U.S. federal government. This includes having visa-required health insurance that is valid during the duration of their program period.

Do I need insurance? Is insurance mandatory?

Insurance is a *mandatory visa requirement*. The U.S. Department of State requires that all J-1 and J-2 visa holders maintain health insurance coverage for the full duration of their program period. This insurance must include sickness/accident and evacuation / repatriation coverage that meets the J-visa insurance requirements. There should be no gaps or periods when you do not have insurance coverage.

Any participant who willfully fails to maintain their insurance may be subject to program termination.

Does my family need insurance too? Is insurance mandatory for them?

Yes. All family members who accompany you to the United States under the J-2 visa must have the required insurance for the full duration of their program period. This is a mandatory requirement and there cannot be any gaps or periods when they do not have insurance coverage.

What are the J-visa Insurance Requirements?

The U.S. Government requires that J-1 and J-2 visa holders have insurance that meets specific requirements. All of the minimum requirements must be met. There are no exceptions.

Mandatory Insurance Requirements

- Medical benefits of at least \$100,000 per accident or illness
- Deductible not more than \$500 per incident
- Co-payment not more than 25% of benefit
- Emergency medical evacuation expenses in the amount of \$50,000
- Repatriation (return) of remains in the amount of \$25,000

The regulations also require for the insurance corporation have one of the following ratings:

- A.M. Best rating of A- or above
- Moody's Investor Services rating of "A3" or above
- Standards & Poor's Claims-paying ability rating of A-
- Weiss Research, Inc. rating of B+ or above
- Fitch Ratings, Inc. rating of "A-" or above; OR
- Backed by full faith and credit of the government of the exchange visitor's home country

Why do I need insurance?

Insurance is a *mandatory visa requirement*. The United States does not have a universal healthcare system. This means that the government does not pay for your medical services. Without insurance, medical costs in the U.S. can be very expensive and you risk having to pay costly medical bills or even receiving no health care at all. Unless it is an emergency, hospitals in the U.S. may refuse treatment without evidence of insurance or a deposit. For these reasons, it is extremely important that you have the proper medical coverage before entering the U.S.

When do I need to buy insurance? Where can I buy insurance?

You will need to buy your insurance *after* you have been approved for a visa and received your passport back from the U.S. Embassy. Your insurance will need to begin on the date of your flight to the United States.

You may select insurance with Amity's suggested insurance provider, an approved insurance plan through your school or, a plan of your own choice. Your plan must meet all of the visa insurance requirements.

Do I need to submit any insurance documentation to Amity? If so, what kinds of documents are acceptable?

Yes. As the visa sponsor, Amity is required to have documentation which verifies that your insurance meets the visa requirements.

Depending on your situation, the following are acceptable forms of insurance documentation:

1. **If you have insurance with an Amity approved plan (Trawick International for J1s) and (SevenCorners for J2s)** - Submit a copy of your enrollment receipt. You should receive this by e-mail after making your payment online.
2. **If you have insurance through your host school or personal choice**- Submit a completed Amity Insurance Coverage Confirmation form. This form must be completed and signed by either the insurance company or host school to verify that the plan meets the visa requirements. If the insurance company does not wish to complete Amity's form, they may need to provide a letter on official company letterhead stating that the insurance plan meets all of the requirements.

When do I need to submit my insurance documentation to Amity?

You must submit your insurance documentation to Amity *before* you enter the United States. If your insurance is valid for a short period of time (i.e. 3 months), you must submit your updated insurance documentation *before* your current coverage expires. You must maintain your health coverage for yourself and all J-2 dependents for the dates listed on your DS-2019 form. **There cannot be any gaps!**

If you do not submit your updated insurance information before it expires, you will be required to sign up with an Amity approved insurance plan.

***Insurance documentation must be submitted before your plan's expiration. There are no exceptions. Failure to provide insurance documentation is a violation of the visa and program requirements.**