



University of
Massachusetts
Medical School

Department of Human Resources
University of Massachusetts Medical School
333 South Street (South Street Campus)
Shrewsbury, MA 01545-2732 USA
508.856.5260 (option 3) fax 508.856.2390

Immigration Services Office

HEALTH INSURANCE INFORMATION FOR J EXCHANGE VISITORS

The United States Information Agency (USIA) has mandated, via federal regulations, that all Exchange Visitors holding the J-1 visa maintain health insurance coverage for themselves and their dependents. Maintaining health insurance is a condition of your J-1 visa status. The coverage must meet the US State Department guidelines. If UMass or your sponsoring department is not providing health insurance, you must purchase your own.

Exchange Visitor's Responsibility

It is the Exchange Visitor's responsibility to get details about the plan they choose. It is important to know whether you will need to pay first and then get reimbursed (this can be very costly) and what doctors or hospitals will accept the insurance plan you choose. Most of these plans do NOT cover prior health problems (pre-existing conditions). They are travel/accident insurance and offer minimal coverage and sometimes large deductibles.

Minimum health insurance coverage must provide:

1. *Medical benefits of at least \$100,000 per accident or illness;*
2. *In case of death, repatriation of remains in the amount of \$25,000;**
3. *In case of serious illness or injury, payment of expenses associated with the medical evacuation of the Exchange Visitor to his or her home country in the amount of \$50,000;* and*
4. *A deductible not to exceed \$500 per accident or illness.*

*Please note that UMMS provides medical evacuation and repatriation benefits to all UMMS sponsored J-1 visa holders and their accompanying dependents effective on their date of hire. Therefore, plans that the exchange visitor purchases (whether or not they are eligible for UMMS subsidized benefits) must meet the requirements from items #1 and #4 from the above list. Health insurance coverage backed by the full faith and credit of the government of the Exchange Visitor's home country meets DOS requirements.

Health Insurance Options

Below are *some* plan options. UMass Medical School does not endorse any particular plan. Immigration Services Office advisors will not review plans/policies with or for you.

Compass Benefits Group <http://www.compassbenefits.com/> Email: jfleming@compassbenefits.com
Phone: 800.767.0169

HTH Worldwide Insurance Services https://www.hthtravelinsurance.com/students_plans.cfm
Email: customerservice@hthworldwide.com Phone: 877.424.4325

Seven Corners <https://purchase.sevencorners.com/policygroup/HW7C63S/HW7G7SQ/>

The Harbour Group <http://www.hginsurance.com> Email: info@hginsurance.com Phone: 937.748.5200, Toll Free: 800.252.8160

Massachusetts Health Connector Plans are available for employees who are not eligible for benefits through the Group Insurance Commission (GIC). The Health Connector offers plans from many of Massachusetts major insurance carriers and each carrier offers at least three coverage options that offer varying benefit levels and premiums to meet your needs. You can request to speak with someone in your native language. This is a comprehensive health plan that covers health issued including pre-existing conditions. <https://www.mahealthconnector.org/> Phone: 877.623.6765