

## UW and US Federally Required Insurance Information

### Healthcare and Insurance

Many countries bear the expense of health care for their residents, but individuals in the U.S. are responsible for these expenses themselves. A single day of hospitalization can cost thousands of dollars. A good insurance policy gives you access to excellent medical facilities and provides protection against the enormous costs of health care.

### Insurance requirement

It is not only unwise to be in the US without adequate health insurance, for J-1 Exchange Visitors and their J-2 dependents it is also illegal. You and your family are required by federal law to have sickness and accident insurance for the duration of your program. Minimum coverage must provide medical benefits (\$50,000 per accident or illness), a deductible not to exceed \$500 per accident or illness, expenses associated with the medical evacuation to the home country (\$10,000), and repatriation of remains (\$7,500). If you will receive salary and benefits from the UW during your stay, that will cover the medical benefits requirement. However, many domestic health insurance policies, including policies provided by the UW to benefits-eligible employees, do not include medical evacuation and repatriation insurance. You will have to purchase medical [evacuation and repatriation coverage](#) separately.

### Make your insurance arrangements before coming to the US

Exchange Visitors are often able to obtain inexpensive international travel insurance in their home country. In the US, many insurance companies offer policies designed for Exchange Visitors, but benefits vary and policy details are often available only in English. It is important that you consider what type of coverage is needed and who will be included on the plan. For example, some policies cost less because they do not provide coverage for J-2 dependents. Some policies exclude coverage for pregnancies, or coverage for care received in the home country. Before choosing a plan, carefully consider your personal and family health needs.

There are many insurance providers both within and outside the US, including those listed below. It is possible to enroll in most insurance plans by completing an on-line registration form, using a credit card for payment. The policies listed below do not represent an endorsement by the UW. You are solely responsible for procuring and maintaining suitable health insurance.

- Gateway USA- <http://producer.imglobal.com/ProducerDocuments.ashx?a=57691&f=251>
- Cultural Insurance Services International (CISI)- [http://www.culturalinsurance.com/pdf/international\\_student\\_scholar\\_enrollment.pdf](http://www.culturalinsurance.com/pdf/international_student_scholar_enrollment.pdf)
- ISO Student health Insurance- <http://www.isoa.org/>
- CMI- <http://www.cmi-insurance.com/travel-medical-insurance/view-all-plans/global-medical-usa.aspx>
- International SOS (offering medical evacuation and repatriation benefits only)- <http://buymembership.internationalsos.com/>