

J1 INSURANCE REQUIREMENTS

The United States Information Agency (USIA) has established requirements for insurance that are designed to protect the exchange visitor and his or her family. The following figures are minimum amounts.

(a) Sponsors shall require each exchange visitor to have insurance in effect which covers the exchange visitor for sickness or accident during the period of time that an exchange visitor participates in the sponsor's exchange visitor program. Minimum coverage shall provide:

- (1) medical benefits of at least \$50,000 per accident or illness;
- (2) repatriation of remains in the amount of \$7,500;
- (3) expenses associated with medical evacuation of the exchange visitor to his or her home country in the amount of \$10,000; and
- (4) a deductible not to exceed \$500 per accident or illness.

(b) An accompanying spouse or dependent of an exchange visitor is required to be covered by insurance in the same amounts [as the principal]. Sponsors shall inform exchange visitors of this requirement, in writing, in advance of the exchange visitor's arrival in the United States.

(c) An insurance policy secured to fulfill the requirements of this section:

- (1) may require a waiting period for preexisting conditions which is reasonable as determined by current industry standards;
- (2) may include provision for co-insurance under the terms of which the exchange visitor may be required to pay up to 25 percent of the covered benefits per accident or illness; and
- (3) shall not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.

(d) Any policy plan or contract secured to fulfill the above requirements must, at minimum, be:

- (1) Underwritten by an insurance corporation having an A.M. Best rating of "A-" or above, an Insurance Solvency International Ltd. (ISI) rating of "A-" or above, a Standard and Poor's Claims-paying Ability rating of "A" or above, a Weiss Research Inc. rating of B+ or above, or such other rating service as the Agency may from time to time specify; or
- (2) Backed by the full faith and credit of the government of the exchange visitor's home country; or
- (3) Part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor; or
- (4) Offered through or underwritten by a federally qualified Health Maintenance Organization (HMO) or eligible Competitive Medical Plan (CMP) as determined by the Health Care Financing Administration of the U.S. Department of Health and Human Services.

(e) Federal, state or local government agencies, state colleges and universities, and public community colleges may, if permitted by law, self-insure any or all of the above-required insurance coverage.

Please Note:

An exchange visitor who willfully fails to maintain the insurance coverage set forth above while a participant in an exchange visitor program or who makes a material misrepresentation to the sponsor concerning such coverage shall be deemed in violation of these regulations and shall be subject to termination as a participant. A sponsor shall terminate an exchange visitor's participation in its program if the sponsor determines that the exchange visitor or any accompanying spouse or dependent willfully fails to remain in compliance with insurance requirements.

Signature indicates that you have read and understand the above and have insurance that will meet these requirements while at the Fred Hutchinson Cancer Research Center.

X _____
Sign Here **Date**

If you do not have insurance coverage or your coverage does not meet the above requirements while at the Center, please notify Jared Roper at (206) 667-5818 or Amy Garrett at (206) 667-4460.