



## HEALTH INSURANCE REQUIREMENTS FOR J EXCHANGE VISITORS



UNIVERSITY HEALTH SERVICES *Tang Center*  
*People. Campus. Community.*

Under the U.S. Department of State Exchange Visitor (J-1) Program, all international exchange visitors (including Visiting Scholars, Visiting Student Researchers, and Postdoctoral Scholars) must have health insurance for themselves and for all accompanying dependents while in the United States. The University must comply with these requirements and they are a necessary condition of the exchange visitor's approved stay.

\* Please note: The minimum levels of health insurance coverage are subject to change per U.S. Department of State regulations.

This insurance must meet specific requirements, and must be in effect for the entire period of stay in the United States. Visitors may purchase insurance from outside of the U.S. or from the University upon arrival. Certain visitors will be provided with insurance benefits as part of their appointment by the University. For more information about the required coverage, please visit <http://www.uhs.berkeley.edu/vspd/visitingscholar.shtml#overview>.

### ENROLLMENT AND VERIFICATION PROCESS

The health insurance options vary depending on your UC Berkeley appointment title. If you are unsure of your appointment title, contact your department or research unit administrator.

#### Postdoctoral Scholars

You may be eligible to enroll in the postdoctoral scholar benefits plan. Your host department will assist you in the health insurance enrollment process upon your arrival at UC Berkeley. For additional information and assistance, please contact your department's Benefits Administrator or the Postdoctoral Benefits Coordinator at [sas@berkeley.edu](mailto:sas@berkeley.edu).

#### Employees

You may be eligible for health insurance through UC Berkeley. In addition to the health insurance, you must purchase a separate plan to cover the mandatory medical evacuation and repatriation of remains coverage since this is not included in the employee plans. Your host department or organization will assist you in the health insurance enrollment process upon your arrival at UC Berkeley.

#### Visiting Scholars and Visiting Student Researchers

Health insurance is a mandatory condition of your visiting scholar status at UC Berkeley. You have two options for purchasing health insurance:

**1) Purchase insurance through UC Berkeley:** UC Berkeley offers a health insurance plan for visiting scholars (UC Berkeley Visiting Scholar Benefit Plan or UCBVSBP). If you plan to purchase this health insurance, you must complete the Enrollment Form located at this link: <http://garnett-powers.com/academics/ucb/enrollment.htm> within 31 days of your arrival. Instructions for completion are provided at the same link.

**2) Purchase insurance from another insurance company:** If you purchase other insurance in your home country, or upon arrival in the US, you are required to complete the Enrollment Form and submit proof of alternate insurance coverage to "opt out of" (waive) the UC Berkeley Visiting Scholar Benefit Plan. The Enrollment Form is located at the following link: <http://garnett-powers.com/academics/ucb/enrollment.htm>. **For more information, contact Garnett Powers & Associates at 800-441-3719 or email: [ucbvsbp@garnett-powers.com](mailto:ucbvsbp@garnett-powers.com).**

### IMPORTANT FACTS ABOUT U.S. HEALTH INSURANCE

#### Cost of U.S. Health Care

Health care in the U.S. is very expensive, and most U.S. healthcare providers will not bill international insurance companies. We recommend that you have a source of income readily available (such as a credit card with a high spending limit) to pay for treatment for accidents, illnesses or pre-existing conditions. Be prepared to pay for all medical services and to be responsible for submitting claims to the insurance company for reimbursement.

#### Pre-existing Conditions

A pre-existing condition is any illness or health condition for which you have received medical advice or treatment during the twelve months prior to obtaining health insurance. Most U.S. health insurance policies do not cover pre-existing conditions such as pregnancy (*a normal delivery can cost as much as \$20,000 without insurance*). If you have a pre-existing condition, be prepared to pay for all treatment and medications for that condition.

#### Insurance from Your Home Country

Even if you have health insurance in your home country, BE ADVISED THE INSURANCE MAY NOT COVER MEDICAL EXPENSES WHILE IN THE U.S. Ask your insurance company to provide you with a U.S.-based contact and telephone number. This information will help you when arranging payment for claims for accidents or illnesses.