

**VERY IMPORTANT:
READ BOTH PAGES BEFORE PROCEEDING WITH DS-2019 REQUEST**

Required Health Insurance Coverage: Procedures for ALL DS-2019 Requests

*Please note: A DS-2019 cannot be issued
for a J-1 exchange visitor or a J-2 visa dependent without having sufficient proof of insurance.*

To meet U.S. Department of State requirements regarding insurance coverage for J-1 exchange visitors and their accompanying dependents, Rutgers University requires J-1 visitors and their dependents on Rutgers visa sponsorship to have health and accident insurance that meets the following requirements:

- The alternate coverage is currently active and the scholar agrees to maintain the health insurance coverage throughout their current DS2019.
- The plan offers unlimited coverage with no maximum dollar limit
- Plan deductible does not exceed \$500 out of network per policy year
- Plan provides coverage for inpatient and outpatient medical care in the immediate campus area.
- Plan provides mental health benefits which include chemical and substance abuse treatments.
- Plan provide preventative care services which include, but are not limited to, annual physicals, GYN exams, routine screenings and immunizations.
- Plan covers pre-existing conditions.
- Plan covers prescription drugs with no maximum dollar limit and a nationwide network of pharmacies. Plan must not be a reimbursement plan.
- The plan is provided by a company with a US claims payment office and a US phone number.
- Plan must be filed and approved in the United States and fully compliant with the Affordable Care Act Benefit Regulations
- Plan must pay medical providers directly for inpatient and outpatient care (must not be a reimbursement plan).
- The underwriting company must have a rating of either "A" or above by A.M. Best, "A-1" or above by Insurance Solvency International Ltd., "A -" or above by Standard & Poor's Claims-paying Ability, "B +" or above by Weiss Research, Inc.

Please note that Rutgers carries a policy that meets the Department of State's requirement for \$25,000.00 repatriation of remains coverage and \$50,000.00 medical evacuation coverage. Anyone on Rutgers F-1, J-1, F-2, or J-2 sponsorship is automatically covered by that policy regardless of their enrollment in the Student Health Insurance Plan.

The regulations stipulate that program sponsors ensure that all J-1 visitors and their visa dependents in the U.S. have coverage throughout the course of their programs. Rutgers University, as a program sponsor, must comply with this regulation and has therefore arranged to offer an insurance policy to meet this requirement for those J-1 visitors who do not have alternate insurance that satisfies U.S. Department of State regulations and Rutgers University Health Insurance Requirements. Visitors without alternate coverage will be required to purchase this coverage. The visiting scholar policy, which is underwritten by United Healthcare Insurance Company, meets the regulatory requirements for sickness and accident coverage. It does not cover 100% of the costs of services rendered. J-1 visitors enrolled in the United Healthcare policy will have access to the health centers on campus. Please be advised that dependents insured under the United Healthcare plan will not have access to the University's health centers.

It is the responsibility of the hosting department to make the J-1 visitor aware of the limitations of the United Healthcare policy. If the J-1 visitor has special medical concerns, he/she may wish to purchase more comprehensive coverage from another insurance company. Full policy details can be found on the United Healthcare website (<https://uhcsr.com/>).

Please note: J-1 visitors enrolled in the monthly plan are covered under the 'Full Time Student Plan' section of the United Healthcare Student Resources website—the policy also applies to visiting professors, research scholars, and special visiting research students. Information regarding rates of coverage and term dates can also be disregarded by scholars and special visiting research students, as that is meant specifically for students registered for classes here at Rutgers.

When submitting a DS-2019 Request, departments must include EITHER a journal entry batch number for purchase of United Healthcare Insurance OR proof of the visitor 's alternate coverage, as follows:

Option 1: Procedure to Purchase Required Insurance via a Journal Entry:

To implement coverage under the United Healthcare policy the requesting department would need to initiate a transfer of funds via a journal entry for full payment of the appropriate insurance premium. While it is up to the department to decide who will ultimately cover the cost of the insurance (the department or the visitor him/herself), at the time it submits a DS2019 request the department must include a reference number for transfer of funds to cover the premium costs.

Rates effective 8/15/2017 (subject to change) are as follows:

For J-1 visitors: \$6.00 per day*

For J-2 spouses: \$6.00 per day

For J-2 child: \$6.00 per day

For 2 or more children: \$12.00 per day

For spouse plus 2 or more children: \$18.00 per day

*In addition to the daily \$6.00 insurance premium J-1 scholars will also be assessed a \$1.87 Health Services Fee that allows access to the health centers on campus. This fee will be assessed for any weekday covered by a DS2019 request but will exclude weekends and Rutgers holidays. Please note this fee will not be assessed for J-2 dependents.

Please note that the insurance policy is renewed every summer for the upcoming year. Any request that goes beyond the end of that current insurance year will be subject to the new rates and policy provisions once they become effective.

For a DS-2019 form that includes a spouse and/or children insurance funds to cover the dependent(s) must be included in amount provided by the requesting department.

Early departures/refunds:

If a J-1 visitor will be leaving earlier than expected International Student and Scholar Services must be notified via the Request to Close SEVIS Record form found on our website here: http://globalservices.rutgers.edu/forms/J-1_Scholar_or_Special_Visiting_Student_Request_to_Close_SEVIS_Record.pdf.

If a dependent comes with the J-1 visitor but leaves early it is the visitor's responsibility to notify our department immediately using the Dependent Request to Close SEVIS Record form found on our website here: http://globalservices.rutgers.edu/forms/Dependent_Request_to_Close_SEVIS_Record.pdf

If the J-1 visitor and/or dependent had coverage through the visiting scholar/United Healthcare policy ISSS will only be able to cancel the coverage and issue a refund for early departure if we are notified in a timely manner.

Note: For post doctoral researchers and other J-1 visitors who will be receiving Rutgers University benefits:

Departments are not required to purchase this coverage for the full request period if the visitor will receive health insurance through university benefits, but *the J-1 visitor is responsible under U.S. law for being insured at all times, and departments are responsible for advising them of this.* Thus, departments or visitors may purchase the United Healthcare coverage for the period from the start date of the DS-2019 through the start date of university benefits. An alternative recommendation for this period is for the visitor to purchase traveler's insurance from the home country that meets the University's health insurance requirements.

The insurance coverage will be made effective the date of the visitor's arrival in the U.S. or the start date of the DS2019, whichever is the later date.

Option 2: Procedure to Waive Purchase of Required Coverage by Submitting Proof of Alternate Insurance

For visitors who have alternate insurance from their home countries or from a U.S. insurance company that meets the University's requirements and do not wish to purchase the United Healthcare policy, the request must be accompanied by clear documentation (in English) that shows that each of the University's requirements have been met. If the policy is determined to meet or exceed Rutgers University's minimum requirements, purchase of the United Healthcare policy will not be required.

Departments that do not have adequate time or information to provide documentation about a visitor's alternate coverage may submit a journal entry to purchase the United Healthcare coverage, and then sometime *prior* to the visitor's check-in the department may request a refund by providing the necessary documentation of alternate coverage.

Please call the International Student and Scholar Services (848-932-7015) if you have any questions about this matter. Newark departments may also call Office of International Students & Scholars (OISS) at 973-353-1427.

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