J-1 Exchange Visitor Insurance Information

ALL J-1 Scholars must maintain the following level of health insurance coverage for themselves and their J-2 dependents. Our office is routinely audited by the Student & Exchange Visitor Program (SEVP) on various aspects of compliance. SEVP often requests to see proof that J-1 visitors are maintaining status by fulfilling the J-1 health insurance requirement for themselves and their J-2 dependents. Any J-1 scholar found to be in violation of this requirement will be in violation of their legal J-1 status in the U.S.

J-1 regulations require that you maintain the following minimum level of health insurance coverage:

1. at least $50,000 for Medical Evacuation to the home country;*
2. at least $25,000 for Repatriation of Remains;*
3. $100,000 per accident or illness, and
4. A deductible not to exceed $500 per accident or illness.

*Please note that the university pays for #1 and #2 above for all J scholars (i.e., Medical Evacuation and Repatriation of Remains). This is automatic and you need not take any action to obtain insurance to comply with #1 and #2 above. But IT IS YOUR RESPONSIBILITY to take care of coverage for #s 3 and 4 above.

YOU ARE LEGALLY RESPONSIBLE to maintain health insurance coverage for #3 and #4 above.

If you ARE paid by UMass Lowell AND are also eligible to receive health insurance benefits, then be sure to apply for health insurance coverage as instructed by the UMass Lowell Benefits’ Office. Please note that not all employees of UMass Lowell are eligible for health insurance benefits. If you are paid by UMass Lowell and are unsure of your health insurance eligibility, feel free to contact the UMass Lowell Benefits Office with your questions at benefits@uml.edu, or call them at 978-934-4100. They are located at 600 Suffolk Street, Suite 3012, Wannalancit Business Center, East Campus, Lowell, MA 01854. If you are paid by UMass Lowell and you are eligible for UMass Lowell health insurance coverage, it will not happen automatically unless you enroll for it by completing the necessary paperwork for the UMass Lowell Benefits’ Office. This should happen during your first three days of employment at UMass Lowell.

Please note that if you ARE eligible for UMass Lowell health insurance coverage, this coverage will not be effective until the first of the month following 60 days of employment; you may need to purchase a separate plan to cover yourself until the UMass Lowell coverage becomes effective.

If you ARE NOT paid by UMass Lowell or if you are paid by UMass Lowell and ARE NOT BENEFITS ELIGIBLE, then you MUST purchase health insurance coverage that meets the J-1 regulatory requirements as per #3-#4 above.

If you are not paid by UMass Lowell or eligible to receive health insurance benefits from UMass Lowell, you are not required to purchase a U.S. plan. An insurance plan from your home country is acceptable as long as it fulfills the above-mentioned J-1 insurance requirements. All J-1 and their J-2 dependents must be in full compliance at all times. The International Students and Scholars Office will not review individual insurance plans. It is your responsibility to share the above-mentioned insurance requirements with your insurance provider for their evaluation of whether or not the plan covers the required insurance elements.

The following is a “suggested” list of insurance companies that offer insurance coverage meeting the minimum J-1 insurance requirement. It is your responsibility to choose an insurance provider that best fits your personal situation/needs.

The UMass Lowell Student Health Insurance plan ONLY applies to full-time, matriculated students. International Visiting Research students who are not registered as full-times students, taking a full course load
while visiting at UMass Lowell, will not qualify for the UMass Lowell student health insurance plan, offered by the UMass Lowell Wellness Center.

Part I - The companies listed in Part I are more reasonably priced because they offer less comprehensive insurance coverage.

**Compass Benefits Group** - [www.compassbenefits.com](http://www.compassbenefits.com)
Email: jfleming@compassbenefit.com
Phone: 800-767-0169

**HTH Worldwide Insurance Services** - [www.hthstudents.com](http://www.hthstudents.com) or [www.hthworldwide.com](http://www.hthworldwide.com)
Email: studentinfo@hthworldwide.com
Email: customerservice@hthworldwide.com
Phone: 877-424-4325

**Gateway Plans Administrator Marsh** (this plan also offers a stand-alone supplemental package as per below in Part II)*
[www.gatewayplans.com](http://www.gatewayplans.com)
Email: gateway@marshpm.com
Phone: 800-282-4495

Part II – the following insurance providers are more costly and offer more comprehensive coverage:

**Blue Cross and Blue Shield of Massachusetts**
The Landmark Center
401 Park Drive
Boston, MA 02215-3326
1-800-262-BLUE
(617) 246-5000
**Website**: [www.bcbsma.com](http://www.bcbsma.com)
**Service area**: State of Massachusetts

**Fallon Community Health Plan**
10 Chestnut St.
Worcester, MA 01608
(508) 799-2100
1-800-333-2535
**Website**: [www.fchp.org](http://www.fchp.org)
**Service area**: Eastern and central Massachusetts

**Harvard Pilgrim Healthcare**
93 Worcester Street
Wellesley, MA 02481
1-888-888-4742
and Maine
**Website**: [www.harvardpilgrim.org](http://www.harvardpilgrim.org)
**Service area**: Massachusetts, New Hampshire and Maine

**Health New England**
One Monarch Place STE 1500
Springfield, MA 01144-1500
1-800 842-4464
**Website**: [www.healthnewengland.com](http://www.healthnewengland.com)
**Service area**: Western and central MA & Hartford, CT

**Tufts Health Plan**
333 Wyman Street
P.O. Box 9112
Waltham, MA 02454-9112
1-800-462-0224 (HMO)
**Website**: [www.tuftshealthplan.com](http://www.tuftshealthplan.com)
**Service area**: State of Massachusetts.

Part III – Select your own insurance company

This site will inform you of all health care options available within the U.S. state you reside in, [www.healthcare.gov](http://www.healthcare.gov)