

WESTMINSTER COLLEGE

J-1 Students

ACKNOWLEDGEMENT of Legal Insurance Requirements of the Exchange Visitor Program

You and your J-2 dependents are required by U.S. Federal Law to have sickness and accident insurance, including coverage for medical evacuation and repatriation of remains, in effect for the duration of your exchange visitor program. A willful failure to carry insurance is an extremely serious violation of law and will result in immediate termination of your J-1 status. Because of the importance of the insurance requirement, the law is reproduced below:

U.S. Code of Federal Regulations Title 22 Section 62.14:

- (a) Sponsors must require all exchange visitors have insurance in effect that covers the exchange visitor for sickness or accident during the period of time that they participate in the sponsor's exchange visitor program. In addition, sponsors must require that accompanying spouses and dependents of exchange visitors have insurance for sickness and accidents. Sponsors must inform all exchange visitors that they, and any accompanying spouse and dependent(s), also may be subject to the requirements of the Affordable Care Act.
- (b) The period of required coverage is the actual duration on the exchange visitor's participation in the sponsor's exchange visitor program as recorded in SEVIS in the "Program Begin Date," and as applicable, the "Program End Date," "Effective Program End Date," or "Effective Date of Termination" fields. Sponsors are not authorized to charge fees to their sponsored exchange visitors for the provision of insurance coverage beyond any demonstrable and justifiable staff time. Sponsors are not required to, but may, offer supplemental "entry to exit" coverage (i.e., coverage from the time the exchange visitor departs his or her home country until he or she returns). If the sponsor provides health insurance, or arranges for health insurance to be offered the exchange visitor, via payroll reduction at the host organization, the exchange visitor must voluntarily authorize this action in writing and also be given the opportunity to make other arrangements to obtain insurance. These authorizations must be kept on file by the sponsor. Minimum coverage must provide:
- (1) medical benefits of at least \$100,000 per accident or illness;
 - (2) repatriation of remains in the amount of \$25,000;
 - (3) expenses associated with medical evacuation of the exchange visitor to his or her home country in the amount of \$50,000; and
 - (4) deductibles not to exceed \$500 per accident or illness.
- (c) An insurance policy secured to fulfill the requirements of this section:
- (1) may require a waiting period for pre-existing conditions which is reasonable as determined by current industry standards;
 - (2) may include provisions 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) must 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, a McGraw Hill Financial/Standard & Poor's Claim-paying Ability rating of "A-" or above, a Weiss Research, Inc. rating of "B+" or above, a Fitch Ratings, Inc. rating of "A-" or above; a Moody's Investors Service's rating of "A3" 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 Centers For Medicare and Medicaid Services of the U.S. Department of Health and Human Services...
- (h) An accompanying spouse and dependents are required to be covered by insurance in the amounts set forth in paragraph (b) of this section. Sponsors must inform exchange visitors of this requirement, in writing, in advance of the exchange visitor's arrival in the United States.
- (i) Exchange visitors who willfully fail 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 will be deemed to be in violation of these regulations and shall be subject to termination as an exchange visitor.
- (j) A sponsor must terminate an exchange visitor's participation in their program if the sponsor determines that the exchange visitor or any accompanying spouse or dependent willfully fails to remain in compliance with this section.

By signing this form, I understand, agree, and acknowledge that:

- In order to maintain eligibility for J-1 Exchange Visitor Status under the sponsorship of Westminster College's Exchange Visitor Program, I must at all times maintain insurance coverage for myself and my J-2 dependents.
- If I fail to comply with these insurance requirements, Westminster College will immediately terminate my participation in the Exchange Visitor Program, report my violation of lawful status to the Department of Homeland Security, and require me to depart from the United States.
- My insurance coverage will be in effect and will remain valid at all times during my stay in "J" visa status. If for any reason my coverage lapses, I will without delay obtain other comparable insurance coverage.
- I understand that I and my accompanying dependents also may be subject to the requirements of the Affordable Care Act.

Last Name, First Name

Signature

Date