I. INSURANCE REQUIREMENTS

U.S. laws governing J-1 visas require you to obtain health insurance for the entire time that you are in J-1 status in the United States. Section 514.14 of the Code of Federal Regulations, Volume 22 requires the following:

1. That you and any dependents in J-2 status have health insurance for the entire period of stay.
2. The minimum requirement for coverage is health insurance covering at least $100,000 per accident or illness.
3. Insurance coverage for medical evacuation is required with a $50,000 minimum. This is used in the unlikely event that there is a need to return you or your family member to your home country for medical treatment.
4. Insurance coverage for repatriation of remains is required with a $25,000 minimum. This is used in the event that you or a family member should die in the U.S. and the remains must be returned to your home country.
5. The maximum deductible on the health insurance cannot exceed $500 per accident or illness.

An acceptable insurance policy may require a reasonable waiting period for pre-existing conditions. It may also include provisions for co-insurance payments of up to 25%. It may not unreasonably exclude coverage for perils inherent to the activities of the exchange program. Any insurance policy must be underwritten by an insurance corporation having an A.M. Best rating of "A-" or above, an Insurance Solvency International Ltd. rating of "A-I" or above, a Standard & Poor's Claims-Paying Ability Rating of "A-" or above, or a Weiss Research Inc. rating of "B+" or above. Insurance backed by the full faith and credit of the exchange visitor's home government, insurance that is part of a group health benefits program offered to employees or enrolled students by the University, and insurance that is underwritten by a federally qualified HMO or CMP do not require a rating.

II. PENALTIES

Federal regulations require Samford to terminate your J-1 program if:

- You willfully fail to obtain or maintain health insurance as set forth above.
- You misrepresent your insurance coverage.
- You fail to maintain coverage for your J-2 dependents.

Therefore, Samford must refuse to issue any DS-2019s for J-1 or J-2 visa holders who do not comply with the health insurance requirements. Whenever you or your dependents require an extension, a transfer or a duplicate DS-2019 for travel, you must confirm that you have and continue to maintain the required health insurance.

Please note: The Samford University insurance plans offered to visiting J-1 students (CISI) meet the requirements outlined above. Those J-1 visa holders who participate in those plans are in compliance with the regulations.

III. DECLARATION OF COMPLIANCE

I have read and understand the insurance requirements regarding the maintenance of health insurance coverage for myself and any J-2 dependents. I agree to comply with these requirements for the entire time that I hold J status. I understand that failure to comply with these regulations will be grounds for terminating the J visa status of myself and any dependents.

Signature: __________________________________________ Date: __________

Printed Name: __________________________________________

Return it to: Global Engagement Office, Samford University, Brooks 221, 800 Lakeshore Drive, Birmingham, Alabama 35229

Tel. (205) 726-4335