J-1 Health Insurance

As an exchange visitor, you are required to have medical insurance coverage for yourself and any dependents in J-visa status for the entire duration of your program. Your SEVIS record will not be validated until a WMU immigration officer has reviewed proof of your health insurance.

Please note the following insurance requirements, set forth by the U.S. Department of State.

- **Minimum Coverage** – Insurance shall cover (1) medical benefits of at least $100,000 per person per accident or illness; (2) repatriation of remains in the amount of $25,000; and (3) expenses associated with medical evacuation in the amount of $50,000.

- **Additional Terms** – A policy secured to fulfill the insurance requirements shall not have a deductible that exceeds $500 per accident or illness, and must meet other standards specified in the regulations.

- **Maintenance of Insurance** – Willful failure on your part to maintain the required insurance will result in the termination of your exchange program.

If you are employed by WMU and are receiving WMU insurance, it will not meet your minimum coverage requirements. **WMU employee insurance does not cover repatriation and medical evacuation.** You will need to enroll in a supplemental insurance program to cover these requirements.

WMU does not endorse one particular insurance company and encourages you to research various insurance companies before making your final decision; however, some of our exchange visitors have found the following companies to be adequate.

- **Aetna, Inc.**
  1-866-582-9629
  (comprehensive full coverage insurance)

- **ISO Insurance**
  1-800-244-1180
  [http://www.isoa.org/](http://www.isoa.org/)
  (comprehensive full coverage insurance)

- **Istudent Insurance**
  1-888-247-1387
  [http://www.istudentinsurance.com](http://www.istudentinsurance.com)
  (comprehensive coverage as well as supplemental medical evacuation and repatriation insurance)

- **InsuBuy**
  1-866-467-8289
  [http://www.insubuy.com](http://www.insubuy.com)
  (customizable comprehensive full coverage insurance)

- **Seven Corners Healthcare**
  1-800-335-0611
  [http://www.sevencorners.com](http://www.sevencorners.com)
  (comprehensive coverage as well as supplemental medical evacuation and repatriation insurance)