

## **J-1 VISA INSURANCE INFORMATION**

BritishAmerican Business is required to ensure that each program participant has adequate health and accident insurance coverage that meets Department of State regulations 22 CFR § 62.14. This coverage must be effective from the time of departure from home until he or she returns to his or her home country.

Dependent family members who will accompany the trainee must also have medical insurance. Please provide details on the insurance certification form.

The minimum requirements imposed by the Department are as follows:

- Medical expenses to \$50,000 per year
- Repatriation of remains (at least \$7,500)
- Expenses associated with medical evacuation to home country in the amount of \$10,000
- A deductible not to exceed \$500 per accident or illness

BritishAmerican Business has obtained a special plan for its U.S. trainees through ACE European Group and enrollment within the plan must be made at the time of application. It is important to note that ACE will only cover medical expenses in the case of an emergency. They define an emergency as:

“Medical Expenses shall mean all reasonable costs necessarily incurred outside the Insured Person's Country of Domicile for Hospital, nursing home, ambulance within the country where the accident/illness occurred (or ambulance or other transportation to a medical facility in a country other than that in which the accident/illness occurred - provided such transportation has been organised by businessclass assistance), surgical or other diagnostic or remedial treatment given or prescribed by a Qualified Medical Practitioner. Dental and/or optical expenses are covered only if incurred in an emergency or as a direct result of bodily injury caused solely by an Accident. (Dental expenses are restricted to those incurred only for the immediate and direct relief of pain for the duration of the Journey)”.

Insurance expenses are as follows:

3 months = \$275.00	6 months = \$412.50	9 months = \$550.00
12 months = \$687.50	15 months = \$825.00	18 months = \$962.50

In cases where trainees will be covered under a company's in-house insurance plan, notification of this fact is required in writing on the company's letterhead giving details of the relevant insurance company, policy number and confirmation that the cover fulfills the requirements outlined above. In addition, U.S. Federal Regulations require that all insurance policies secured to meet the above coverage requirements must be underwritten by an insurance corporation having one or more of the following ratings:

- A.M. Best rating of “A-“ or above;
- Insurance Solvency International, LTF (ISI) rating of “A-“ or above;
- Standard & Poor’s Claim-Paying Ability rating of “A-“ or above;
- Weiss Research, Inc. rating of “B+” or above;
- Backed by full faith and credit of government of the exchange visitor’s home country; or
- Be covered by one of the following: health benefits program offered on a group basis to employees; a federally qualified health maintenance organization; or an eligible competitive medical plan as determined by the Center for Medicare and Medicaid Services of the US Department of Health and Human Services.

Note: BritishAmerican Business is not in a position to issue a Form DS-2019 Certificate of Eligibility to otherwise eligible trainees until the requisite insurance coverage has been secured.