Insurance – You are required to have medical insurance in effect for yourself (J-1) and any dependents (J-2) for the duration of your program. Some sponsors provide the required insurance for their participants. Other sponsors may allow you to make your own arrangements or may help to identify insurance carriers. Consult with your responsible officer before the start of your program.

(a) Minimum Insurance Coverage – Insurance shall cover: (1) medical benefits of at least $50,000 per person per accident or illness; (2) repatriation of remains in the amount of $7,500; and (3) expenses associated with medical evaluation in the amount of $10,000.

(b) 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.

(c) Maintenance of Insurance – Willful failure on your part to maintain the required insurance throughout your stay in the United States will result in the termination of your exchange program.