



International Dental Studies Office  
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## INSURANCE FACT SHEET

### Health and Accident Insurance Requirements for “J” Exchange Visitor

All J-1 exchange visitors and their accompanying J-2 dependents are required by government regulations to have health and accident insurance during the duration of their J exchange visitor program at the University of the Pacific, Arthur A. Dugoni School of Dentistry.

The minimum levels of health and accident insurance coverage are as follows:

1. Medical benefits of at least \$100,000 per illness or accident;
2. Deductible not to exceed \$500 per accident or illness;
3. Expenses associated with medical evacuation in the amount of \$50,000;
4. Repatriation of remains in the event of death in the amount of \$25,000

Note: All accompanied dependents are required to be covered by the same insurance standards. You and accompanying dependents may also be subject to the requirements of the Affordable Care Act (ACA.)

***Willful failure to maintain required insurance will result in termination of the exchange visitor's participation in the program.***

When choosing your health and accident insurance coverage, your choice of the insurance company underwriting the policy must have one of the following ratings:

1. An A.M. best rating of “A-” or above;
2. A McGraw Hill Financial/Standard & Poor’s Claims-paying Ability rating of “A-” or above;
3. A. Weiss Research, Inc. rating of “B+” or above; a Fitch Ratings, Inc. rating of “A-” or above;
4. A. Moody’s Investor Services rating of “A3”;
5. (2) Backed by the full faith and credit of the government of the J-1’s home country.

You may go online to look for the required insurance by typing “foreign students scholar insurance” in the search field.

The use of the Form DS-2019 to acquire J-1 visa status for your PACIFIC dental school program will record your agreement to abide by United States government health insurance regulations. Government regulations require the University to notify the United States Department of State and to terminate J-1 visa status in the event that a scholar or a scholar’s dependent willfully fails to comply with the insurance requirements.

The following page lists a few insurance websites that carry the insurance required while on the J status. Please review and make a selection of either one of those listed or select a carrier of your choice that provides these benefit minimums.

## Insurance Carriers

**NOTE:** Please do not feel compelled to use these carriers. This sheet is just to help you in case you are not able to find one on your own.

**International Student Protection (ISP):**

[http://www.intlstudentprotection.com/insurance\\_plans/intl\\_stud.php](http://www.intlstudentprotection.com/insurance_plans/intl_stud.php)

**Seven Corners:** [www.sevencorners.com/insuranceplans/othertravelcoverage/](http://www.sevencorners.com/insuranceplans/othertravelcoverage/). Scroll down to “Medical Travel & Trip Insurance Program Summaries & Certificates” and select the insurance that would apply to your J-1 status.

**Wallach and Company:** <http://www.wallach.com/hcinternational.asp>. Select “View Complete Brochure” located immediately below “International Travel Medical Insurance.”

On all the insurances (even the ones you may select that are not on this list), your duration of stay on the J status will determine the cost. Please keep in mind that accompanying family members must also have this insurance.

*The University of the Pacific, Arthur A. Dugoni School of Dentistry does not endorse any insurance carriers. The above companies are for reference only.*