

Illinois Institute of Technology

International Center

3300 S. Federal Street.
Main Building, Room 405
Chicago, IL 60616
Phone: (312) 567-3680
Fax: (312) 567-3687

Short-term Health Insurance Information for J-1 Scholars

4/06

For **J-1** scholars, it is **mandatory** to have health insurance that meets the minimum requirements as defined by the US Department of State, which governs the Exchange Visitor Program. At a minimum this insurance must cover:

- Medical benefits of at least \$50,000 per person per accident or illness
- Repatriation of remains in the amount of \$7,500
- Expenses Associated with Medical Evacuation in the amount of \$10,000.
- A deductible that does not exceed \$500

Failure to comply with this insurance requirement will terminate J-1 status. The requirement also applies to **J-2** Dependents. *The following companies will offer you insurance that will fit your needs:*

American Family Insurance

Roy Alanis, Agent
753 W. 35th Street
Chicago, 60616-3437
www.amfam.com/
(773) 247-2900
Types: Medical/Dental

Associated Insurance Plans International

1301 S Wolf Road, Suite 203
Prospect Heights, IL 60070
www.associatedinsuranceplans.com
1(800) 452-5772
Types: Medical/Dental, short term

Cultural Insurance Service International

9 West Broad Street
Stamford, CT 06902-3788
www.culturalinsurance.com
1(800) 303-8120
Types: Medical, repatriation

International SOS Assistance, Inc.

3600 Horizon Blvd, Suite 300
Philadelphia, PA 19053
www.internationalsos.com/buymembership/
1(800) 523-8930
Types: No medical coverage; Evacuation and repatriation coverage only

Marsh International Plans

1255 23rd Street NW, Ste 300
Washington DC, 20037
www.gatewayplans.com
1(800) 282-4495
Types: Medical, repatriation, short & long term

EFG Student Insurance

805 Executive Center Drive, Ste 220
St. Petersburg, FL 33702
www.studentresources.com
1(800) 767-0700
Types: Medical, repatriation

Harbor Group, LLC

PO Box 998, 25 E Central Ave,
Suite 4, Springboro, OH 45066-0998
www.hginsurance.com
1(800) 252-8160
Types: Medical, repatriation

HTH Worldwide

One Radnor Corporate Center, Suite
100
Radnor, PA 19087
www.hthstudents.com
1(800) 242-4178
Types: Medical, Repatriation

International Medical Group

2960 North Meridian Street
Indianapolis, IN 46208-4715
www.imglobal.com/coverage/global

T. Lord Associates

25 Dodd Street
Marietta, GA 30061
Email: info@twlord.com
1(800) 633-2360
Types: Medical, repatriation

Wallach and Company

107 W Federal Street, PO Box 480
Middleburg, VA 20118
www.wallach.com/hcglobal.asp
1(800) 237-6615
Types: Medical, emergency dental, repatriation

Helpful Information Related to Medical Insurance

The following information was obtained from <http://www.studentresources.com/resources/insurance101/InsuranceGlance.aspx>

SELECTING A PLAN: If you have a choice from more than one plan, compare how each plan handles the following: coverages, co-payments, co-insurance, deductibles, pre-existing conditions, and any other limitations to coverage.

HELPFUL DEFINITIONS

Co-pay: A fixed dollar amount you pay at the time services are rendered. Typical co-pays are for office visits, prescriptions, or hospitalizations.

Coinsurance: A specified percentage of the cost of treatment the insured is required to pay for all covered medical expenses remaining after the deductible has been met.

Deductible: The portion of your health care that you pay before insurance starts covering it. Typically, the higher the deductible, the lower the premiums.

Pre-existing condition: An illness, disease or condition an individual has at the time of enrollment in a health care plan.

Premiums: The monthly or quarterly payments paid for health insurance.

Catastrophic coverage: This plan pays hospital and medical expenses above a certain (usually high) deductible. The maximum lifetime limit may be high enough to cover the cost of a catastrophic illness.

Long-term care policies: These cover medical care, nursing care and certain in-home care if you ever become unable to care for yourself due to an extended illness or disability.

Disability income insurance: This plan will provide you with an income if you become unable to work due to an injury or illness. Benefits are usually 60% of your income at the time of disability.

TYPES OF COVERAGE:

Fee-for-Service (or Indemnity) Plans: With this traditional plan, you can make an appointment with almost any medical provider. After your visit, you or your provider sends your claim to the insurance company. If you have met your deductible for the year, then the plan will pay a percentage of the bill - usually 80%. You pay for the other 20%, known as coinsurance. Few purchase this type of plan because it is expensive.

Health Maintenance Organizations (or HMOs): With an HMO, you receive a range of health benefits for a set fee. Generally, there are no deductibles, but most plans require a small co-pay per office visit (around \$10-25). You must choose a primary care physician from the plan's list. This doctor becomes your "gatekeeper" for all your medical needs. This is the doctor you call or see when you are sick, and he or she will refer you to a specialist or other providers within the HMO network. With most HMOs you will not receive benefits if you go out-of-network, except for emergency care.

Preferred Provider Organization (PPO): In this system, you may seek treatment from an approved network of providers or may see other providers outside the network. Usually, you will pay small co-pay and satisfy a deductible before benefits are paid. Then you'll pay a set coinsurance amount. It's less expensive to visit one of the providers in the plan's list. You can go outside the plan's list, but your share of the bill will be higher.

Point of Service (POS): A hybrid of the HMO and PPO is known as a POS plan. Like a standard HMO, your primary care doctors make referrals to other providers within the plan. But if you want to go to a physician outside the network without consulting your primary care doctor, the POS plan will pay a predetermined amount of the bill and your share of the bill will be higher than it would if you stay in-network. These plans usually cost more in monthly premiums than straight HMOs, but they give you the flexibility to call any doctor - within the plan or not.