

J-1

Pre-arrival Information

Georgia Health Sciences University
Student Diversity International

J-1 Pre-arrival Information

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Memo to incoming J-1 Exchange Visitors

TO: Exchange Visitor (J-1 Status)

FROM: Beverly Y. M. Tarver
Director of Student Diversity International
Responsible Officer
Program number P-1-01760

SUBJECT: Pre-Arrival Information

Welcome to Georgia Health Sciences University!

I look forward to meeting with you personally after your arrival. Immediately upon your arrival at GHSU please contact Student Diversity International at 706.721.2821 for an appointment time. The office is located on the second floor of the Student Center (DA building). The reception area is Room 2005. (See enclosed campus map).

**** Failure to report to Student Diversity International within 30 days of your program begin date GHSU may result in automatic cancellation of your J-1 program by SEVIS and further action by United States Department of Homeland Security. Cancellation of your J-1 program may make you ineligible to participate in your stated J-1 program activities (including GHSU employment) until your J-1 program is re-instated. ****

The Form DS-2019 Certificate of Eligibility for the Exchange Visitor Program under the sponsorship of Georgia Health Sciences University has been forwarded to you by the GHSU department that submitted the request for Form DS 2019 on your behalf.

The Exchange Visitor Program Number P-1-01760 at Georgia Health Sciences University which is still valid and officially described as follows:

A program of Georgia Health Sciences University to provide courses of study lecturing and research opportunities in the various fields of instruction and research conducted by Georgia Health Sciences University for qualified foreign students and research scholars to promote the general interest of international educational and cultural exchange.

Exchange Visitor Program Welcome Brochure

http://exchanges.state.gov/jexchanges/docs/welcome_broch2008.pdf

Please read the following information carefully and contact me or your research or academic program sponsor if you have any questions or require additional information.

J-1 Important Terms

Duration of Status (At US port of entry, Customs and Border Protection annotates a “D/S” or “d/s” on Form I-94, Arrival-Departure Record, and in Box 6 of the DS-2019 form.)

“D/S” or “d/s” indicates that the exchange visitor is in status as long as his/her Form DS-2019 and passport are valid and the J Exchange Visitor engages in authorized activities.

Form DS-2109 (Certification of Eligibility for Exchange Visitor [J-1] Status)

Facilitates issuance of J-1 entry visa; also supports permission to stay in the United States for duration of period written while engaging in approved activities. DS-2019 must be valid throughout US stay.

Thirty-Day Grace Period

Upon completion of approved J-1 activities (even if earlier than the end date of the DS-2019 form), the US Department of Homeland Security grants exchange visitors thirty days during which the only activities they may engage in are travel within the US and/or preparation for departure.

Valid Program Status

US Department of State, Exchange Visitor Program Office considers an exchange visitor to be in “valid program status” only through the completion of approved J-1 activities, regardless of the end date of the DS-2019 form. EVP does not consider the thirty-day grace period as part of valid program status.

Visa

Entry permit; may expire while in the US without penalty. There is no process to renew the J-1 entry visa in the US either through the Department of State or Immigration. The entry visa does not need to be renewed unless the grantee plans to leave the U.S. and seek reentry.

Student an Exchange Visitor Information System Fee

US Department of Homeland Security Form I-901 <https://www.fmjfee.com/i901fee/>

Securing the J-1 Visa

10 Points to Remember When Applying for a Nonimmigrant Visa link

http://www.nafsa.org/knowledge_community_network.sec/international_student_3/international_student_4/practice_resources_18/general_travel_consular_1/10_points_to_remember

Obtaining a U.S. Visa link

<http://travel.state.gov/visa/>

or

<http://www.eb2009.org/pages/documents/ObtainingaUSVisa.pdf>

USCIS Background Checks (Immigration Security Checks) link

http://www.uscis.gov/files/pressrelease/security_checks_42506.pdf

To participate in the Exchange Visitor Program at Georgia Health Sciences University (GHSU) and pursue the program objectives delineated on the Form DS-2019 you must enter the United States (U.S.) with a J-1 visa or change to J-1 status from your present non-immigrant status. If you are currently outside the U.S. you are advised to take the Form DS-2019 and your passport to a U.S. embassy or consular post in your home country and request a J-1 visa. The consular official will verify that you plan to enter the U.S. as a non-immigrant and intend to return home at the completion of your J-1 program. The consular official may ask for documents relating to your finances family or ties to your home country. The consular official's decision on your visa application is final. If your application is denied officials at GHSU cannot appeal or overturn the decision. See <http://travel.state.gov/visa/tempvisitors.html> at the U.S. Department of State web site for information on visa application procedures in general.

If you are already in the U.S. in J-1 status you must advise the Responsible Officer at your current program sponsor of your intent to transfer. The Responsible Officer at your current program sponsor must release your Student Exchange Visitor Information System (SEVIS) record to GHSU (program number P-1-01760) effective the date of your requested transfer. Some exchange visitor program sponsors may not approve program transfers. If your program sponsor will not release your SEVIS record to GHSU you have two options.

- 1) You may remain in their exchange visitor program; or
- 2) You may return to your home country meet any regulatory requirements (i.e. the two-year home residence requirement; 12 month bar) that would prevent you from beginning a new program and re-enter the U.S. using a GHSU issued Form DS-2019.

J-1 Program Requirements

Primary Activities

Since GHSU issued your form DS-2019 you are specifically participating in the GHSU exchange visitor program as designated by the Department of State. Please carefully review the Form DS-2019.

- *Section 1* contains personal information about you (or your J-2 dependent) including a SEVIS identification number and unique bar code.

- *Section 2* contains a specific description of the exchange visitor program (and program number) activities as assigned to Georgia Health Sciences University by the Department of state. You are encouraged to carefully read the GHSU exchange visitor program definition stated earlier in this memo.
- *Section 3* covers the length of your stay. Participants in J-1 exchange visitor programs have a three-year maximum stay limit. Extensions are possible in specific circumstances only.
- *Section 4* indicates the category of the exchange visitor (student or research scholar). Each exchange visitor category has its own set of rules and regulations. It is extremely difficult to change categories in the J visa once inside the U.S. *Section 4* contains a description of your planned activities at GHSU. Please contact me regarding any change in your program activities.
- *Section 5* indicates your funding source(s) and amounts for the duration of the period listed on the document.
- *Section 6* is reserved for use by the Department of State.
- *Section 7* is the signature box for the official preparing the form.

The Form DS-2019 lists your research or academic program sponsor length of stay category activity location of activity and source and amount of funding. Fundamental changes to any of these items during the validity period of your authorized stay must be approved and amended by the alternate/responsible officer (Director of Student Affairs or Director of Student Diversity International). To avoid serious legal consequences that may occur after the fact engage in a prior consultation with the alternate/responsible officer regarding any intended or unintended changes.

Two-Year Home-Country Physical Presence Requirement (Section 212 (e) of the Immigration and Nationality Act and PL-94-184 as amended)

Exchange visitors whose programs are financed in whole or in part directly or indirectly by either their government or by the U.S. Government are required to reside in their home-country for two years following completion of their program before they are eligible for immigrant status temporary worker (H) status or intra-company transferee (L) status. Likewise exchange visitors who are acquiring a skill which is in short supply in their home country will be subject to the same two-year home-country residence requirement. These skills appear on the “*Exchange Visitor Skills List*.” The current skills list is published in the Federal Register Volume 62 No. 11 January 16 1997 (pages 2448 to 2516) and may be accessed using Adobe Acrobat at http://travel.state.gov/visa/temp/types/types_4514.html. The U.S. Department of State reserves the right to make the final determination regarding 212(e). Note that marriage to a U.S. citizen or legal permanent resident or birth of a child in the United States does not remove this requirement. The requirement also applies to the J-2 dependent(s) of exchange visitors who are subject.

Some but not all exchange visitors are subject to the two-year home residence rule. The purpose of this requirement is to have the home country benefit from the exchange visitor's experience in the U.S. Exchange visitors come to the U.S. for a specific objective such as program of study or a research project. The requirement is intended

to prevent a participant from staying longer than necessary for the objective and to ensure that he or she will spend at least two years in the home country before coming back to the U.S. for a long term stay.

**Twelve and Twenty-Four (12- and 24-) Month Bars on Repeat Participation for J-1
Exchange Visitor Categories
Research Scholar and Professor
May 24, 2007**

Previous J-1 Exchange Visitor (EV) Status	Length of Stay in the United States in Previous J-1 Visa Status*	Can begin or return as Professor or Research Scholar
Any EV (J-1) category <u>other</u> than Professor/ Research Scholar	6 months or less	Immediately
Any EV (J-1) category <u>other</u> than Professor/ Research Scholar	More than 6 months	After 12 months from the EV's Program End Date or Effective Date of Completion **
Research Scholar/ Professor (J-1)	6 months or less	After 24 months from the EV's Program End Date or Effective Date of Completion **
Research Scholar/ Professor (J-1)	Any time (i.e., 1 month, 1 year, etc.)	After 24 months from the EV's Program End Date or Effective Date of Completion **
Spouse/dependent (J-2) of any EV category <u>other</u> than Research Scholar/ Professor (J-1)	6 months or less	Immediately
Spouse/dependent (J-2) of any EV category <u>other</u> than Research Scholar/ Professor (J-1)	More than 6 months	After 12 months from the EV's Program End Date or Effective Date of Completion **
Spouse/dependent (J-2) of a Research Scholar/ Professor (J-1)	Any time (i.e., 1 month, 1 year, etc.)	After 24 months from the EV's Program End Date or Effective Date of Completion **

* The duration of the bars is determined by the actual length of stay of the principal J-1 exchange visitor's (EV) most recent participation in an exchange visitor program as a Professor or Research Scholar.

** The Department of State has determined that completion of program is defined as EVs who are no longer actively participating in the activities of a Professor or Research Scholar. The status of the SEVIS records for EVs who meet this definition should be listed as either "Inactive" or "Terminated" (as appropriate). Countdown of the bars begins the day after the status of the EV's SEVIS record becomes "Inactive" or "Terminated."

Note 1: The two-year bar on repeat participation (22 CFR 62.20(n)) applies to J-1 Professors and Research Scholar participants "who have completed his or her program."

Note 2: Repeat participation. Exchange participants who have entered the United States under the Exchange Visitor Program as a professor or research scholar, or who have acquired such status while in the United States, and who have completed his or her program are not eligible for participation as a professor or research scholar for a period of two years following the end date of such program participation as identified in SEVIS. Refer to 22 CFR 62.20(n) of the May 19, 2005 publication in the Federal Register.

Note 3: November 18, 2006 is the effective date of the 5-year program duration for the Professor and Research Scholar categories (as published in the Federal Register on May 19, 2005 (22 CFR 62.20; DOCID: FR19MY05-13). The effective date was determined by the implementation of the regulations in SEVIS (Release 5.4). Refer to the Final Rule published in the Federal Register by the Department of State dated January 11, 2007.

Note 4: It has been the Department of State's long-standing policy that J-2s are subject to the bars applied to the J-1 exchange visitor (see Federal Register dated June 10, 1996, pages 29285-29287). If the J-2 is not subjected, the underlying objective for imposing the bar(s) is defeated in that the J-2 could become a J-1 and the former J-1 would be afforded J-2 derivative status and thus, full employment authorization. This "flip-flop" of status could continue back and forth for years, even decades, at the expense of the program effectiveness and integrity. Accordingly, balancing the various interests of the Department, sponsors and exchange visitors, application of the bar(s) to J-2 spouse and dependents is both reasonable and desirable.

Revised from US Department of State, Bureau of Educational and Cultural Affairs.
Private Sector Exchange (2009, May 6). *Twelve and Twenty-Four Month Bars Chart*, May 24, 2007. Retrieved from http://exchanges.state.gov/jexchanges/docs/bars_chart.pdf

Health Insurance Requirement

Access to adequate health care for exchange visitors and their families is a major concern to the Department of State and academic program sponsors. You do not want to be in the U.S. without insurance coverage. Although in many countries the government bears the expense of health care for its citizens and sometimes even for visitors individuals and families in the U.S. are responsible for these costs themselves. A single day of hospitalization and medical treatment can cost in the thousands of dollars many hospitals and physicians will often refuse to treat uninsured patients except in life threatening emergencies.

Health insurance gives visitors to the U.S. better and timely health care and provides protection against rising costs. To ensure such access the Department of State has made health insurance a requirement for J-1 and J-2 visitors for participation in a J-1 program. Enclosed are two health insurance brochures for full coverage that meets J-1 requirements and a supplemental policy for those who will enroll in the GHSU group plan or another plan.

Exchange visitors as a condition of their J-1 visa status are required to carry health insurance for themselves and the dependents. The minimum required health insurance coverage for each person must provide the following:

- Medical benefits of at least \$50000 per accident or illness;
- Medical evacuation to one's home country in the amount of \$10000;
- Repatriation of one's remains in the amount of \$7500; and
- A deductible not to exceed \$500 per accident or illness

Please note that this insurance requirement is mandated by the Department of State. Sponsors of J-1 programs are authorized to terminate the stay of any exchange visitor who willfully fails to remain in compliance with the requirements.

In the United States certain kinds of elective medical care such as eyeglasses or dentistry are ordinarily not covered by insurance and they are very expensive to the extent exchange visitors may wish to take care of such need before leaving home.

For additional information see page

<http://exchanges.state.gov/jexchanges/sponsors/how-to-administer-a-program.html#insurance>

Coming to Augusta

Travel and Arrival

If possible you should wait until your application for a J-1 visa is approved before making travel plans. Travel arrangements and payment for travel arrangements are the responsibility of the J-1 visitor.

The Augusta Regional Airport at Bush Field is located 7 miles from downtown Augusta on Doug Barnard Parkway (56 spur) south of Bobby Jones Expressway (I-520). You will probably fly into Augusta from Atlanta, Georgia or Charlotte, North Carolina. Columbia, South Carolina, another airline hub, is approximately 1.5 hours west of Augusta.

If you will not arrive at GHSU and report to Student Diversity International for program validation up to 30 days before or within 30 days after the date listed on your form DS-2019 please notify the research or academic department and Student Diversity International as soon as possible. The GHSU research or academic department/school requesting the document record must determine if it is appropriate to request a change of your arrival date in SEVIS. If the research or academic department/school determines that it is appropriate the department should

request that Student Diversity International change the arrival date at least 7 days before the original arrival date. If the department does not request a change of the arrival date and the J-1 visitor arrives in the U.S. after more than 30 days after the SEVIS current program begin date (may be different on the Form DS-2019) SEVIS will automatically invalidate the Exchange Visitor's record. The United States Customs and Border Protection (CBP) officer at the port of entry might not allow the visitor to enter the U.S. on the GHSU DS-2019.

Climate weather and time

Augusta, Georgia is located at 33 degrees 22 minutes N latitude and 81 degrees 58 minutes W longitude. It has a temperate climate with very warm humid summers and mild winters. The temperature may occasionally drop to below 32 degrees (0c) on a winter night or climb to over 100 degrees (38c) on a summer day. It rarely snows and the Savannah River borders Augusta on its east side.

Augusta is in the Eastern Standard Time Zone (East Coast). Augusta and most of the country go to Daylight Savings Time during the mid-spring and summer months. All clocks are moved ahead one hour to extend the number of daylight hours in the evening. Clocks are returned to EST during mid-fall.

Housing Temporary

When you arrive in Augusta you will need a place to stay. Your academic program sponsor may have arranged temporary accommodations for you. If not it may be necessary for you to contact a local hotel. Staying in a hotel can be very expensive even for a short period of time. You will want to locate permanent housing as soon as possible.

Long-term

Due to limited space in the residence halls, on-campus housing is provided for enrolled students. Research scholars and faculty live off-campus. Finding a place to live in the Augusta area can be a challenging task and you should allow at least several days to a week to locate suitable accommodations. Your program sponsor or someone in your academic department may be able to refer you to resources to help you find housing.

Listings of available rental properties and off campus resources in the Augusta area are available at the following web site

<http://www.georgiahealth.edu/students/affairs/housing/offcampus.htm>.

This information is available free of charge. Not all rental property may be located close to campus so you may need to plan for transportation to and from GHSU each day.

Arriving On Campus GHSU Campus Maps

http://www.georgiahealth.edu/tobaccofree/documents/TFI%20Map_11x17_10.30.07.pdf

When you arrive on campus please contact Student Diversity International located on the second floor of the Student Center. The office is open Monday through Friday with

appointments available from 9:00 a.m. to 4:00 p.m. The office will be willing to assist you with matters pertaining to your legal status immigration matters cultural adjustment and campus and community resources. You should schedule an appointment when you arrive by calling 706.721.2821. Also, you should bring with you your passport Form I-94 and Form DS-2019 for review and so that photocopies may be made.

Social Security Number and Card

www.ssa.gov

If one of your funding sources is GHSU and you do not currently have a social security number and card you must apply for one as soon as you arrive in the United States. During the application process for the social security number and card you will be required to present proof of an offer of employment as well as your passport Form I-94 Form DS-2019 and possibly other documents. You must present this card with the number assigned to you before GHSU Human Resources department will process you for compensation. If for any reason the Social Security Administration cannot issue you a number and card, compensation from GHSU is not allowed until you have a valid Social Security number and card.

Money Banking and Living Expenses

You may wish to bring money with you for your immediate expenses when you arrive in the U.S. Expenses will include temporary and permanent housing food transportation utility deposits and other miscellaneous expenses. It is recommended that you bring with you at least \$3500 or funding for two months for yourself. If you are accompanied by dependents additional funds will be required. The amount for living expenses is adjusted annually. Currently the minimum estimated cost per month for living expenses is approximately US\$1785 per month for the exchange visitor.

If you are relying on funding from GHSU you may not receive a check for several weeks after you arrive (you cannot depend on your salary to pay these immediate arrival expenses). Before you are placed on GHSU payroll you must have a social security card with an assigned number. If there is a delay in acquiring a social security number and card you must address all expenses for you and your dependents' expenses while your application is pending. You may not be employed at GHSU until you secure a social security number and card.

If your funding is not an GHSU source you may want to have funds available to address living expenses especially if your funding source is not immediately available to you upon arrival at GHSU.

Banks in the U.S. usually require 5 to 15 business days before checks drawn on U.S. banks are paid and checks drawn on foreign banks can take even longer. Therefore you may wish to bring the funds for your arrival expenses in traveler's checks so that you can use the money as soon as you arrive.

Accompanying Dependents

If you do not have a place to live when you arrive we urge you to **come alone and have your dependents enter the US later**. You will find it easier to settle in find housing

and learn your way around if you are by yourself at first. Then when your family arrives you will be able to help them adjust to the community that you are familiar with already. You can learn the location of local schools and other places your family will need to find. Your dependents may request employment authorization. The processing time employment authorization usually several months will allow your dependents the opportunity to adjust to the U.S. become familiar with the language and the Augusta area. We will be happy to provide assistance in applying to the U.S. Department of Homeland Security (DHS) for work permission for them and answer any questions to your or their legal status in the United States.

Taxes - Social Security and Other

Social Security Taxes - In general as a J-1 exchange visitor you will be exempt from Social Security taxes (known as FICA) for your first five years in the United States as long as you continue to declare nonresident status for tax purposes (see Internal Revenue Service Publication 519 *Tax Guide for Aliens*).

Federal State and Local Taxes - Unless you qualify under a tax treaty between the United States and your home government your earnings as a J-1 exchange visitor will be subject to applicable federal state and local taxes. Employers are required by law to withhold those taxes from your paychecks. As an alien by April 15 of each year you must submit a federal income tax "return" to determine whether you owe more taxes or have a refund coming. At a minimum your return will consist of Form 1040NR (NR stands for "nonresident") or Form 1040EZ (EZ stands for "easy" the short form of the 1040NR which most J-1s can use) plus a Form 8843. For additional information you can access the following tax publications from the Internet *Withholding of Tax on Nonresident Aliens and Foreign Corporations* at <http://www.irs.gov/publications/p515/index.html> and *US Tax Guide for Aliens* at <http://www.irs.gov/publications/p519/index.html>. If you will be employed by GHSU, then you may wish to review this information prior to processing in human resources.

Information for Students and Exchange Visitors (F-1, M-1 & J-1 VISA Categories) Pursuing Employment in the United States

See: http://www.ice.gov/doclib/sevis/pdf/061404emp_fs.pdf

William Wilberforce Trafficking Victims Protection Reauthorization Act of 2008

On December 23, 2008 the President signed into law the William Wilberforce Trafficking Victims Protection Reauthorization Act (WWTVPRA) of 2008. The Act makes several changes to nonimmigrant visa classification criteria, visa processing requirements, and the grounds for inadmissibility under INA section 212(a)(2)(H). The Act provides guidance for A-3, G-5 and B-1 issuance for applicants seeking to work for members of a particular mission or international organization if the Department determines that any officials of that mission or international organization have abused or exploited one or more such visa holders, and such treatment has been tolerated by the mission or international organization.

The changes under this provision of this law, relate to the legal rights of certain employment or education-based non-immigrants under Federal immigration, labor, and employment laws.

An applicant must read all relevant information regarding WWTVPRA of 2008 before applying for a nonimmigrant visa. Click <http://www.travel.state.gov/pdf/Pamphlet-Order.pdf> (or print from here <http://www.travel.state.gov/pdf/Pamphlet-Printer.pdf>) for more information on WWTVPRA of 2008.

Contact for questions or concerns

If you have questions or need assistance in planning your arrival contact your research or academic program sponsor or the Student Diversity International office.

**Code of Federal Regulations Exchange Visitor Program
CFR Title 22 62.30 - 62.32 (Subpart B)**

§ 62.20 Professors and research scholars

<http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr;sid=0be39a3767aeae9d19dc617ca4a30ade;rgn=div8;view=text;node=22%3A1.0.1.7.37.2.1.1;idno=22;cc=ecfr>

§ 62.21 Short-term scholars

<http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr;sid=7b5126bae6da306746722dc43193f91a;rgn=div8;view=text;node=22%3A1.0.1.7.37.2.1.2;idno=22;cc=ecfr>

§ 62.22 Trainees and interns

<http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr;sid=0be39a3767aeae9d19dc617ca4a30ade;rgn=div8;view=text;node=22%3A1.0.1.7.37.2.1.3;idno=22;cc=ecfr>

§ 62.23 College and university students

<http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr;sid=5245bddd7a0b56ecd5fce80cb3b8ced0;rgn=div8;view=text;node=22%3A1.0.1.7.37.2.1.4;idno=22;cc=ecfr>

§ 62.26 Specialists

<http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr;sid=5245bddd7a0b56ecd5fce80cb3b8ced0;rgn=div8;view=text;node=22%3A1.0.1.7.37.2.1.7;idno=22;cc=ecfr>

Sevis Fee for J-1 Students and Scholars

What is the SEVIS fee?

This SEVIS fee is required of all foreign nationals who come to the United States for the purpose of pursuing a full course of study in institutions such as colleges, universities, and language training programs. It is payable one time for each single educational program in which an F-1 or F-3 student participates, extending from the time the student is granted F-1 or F-3 status to the time the student falls out of status, changes status, or departs the U.S. for an extended period of time.

This fee is new and went into effect September 1, 2004. SEVIS fee payments will be used by the United States Department of Homeland Security (DHS) to fund the Student and Exchange Visitor Program. This program makes it possible for international students and exchange visitors to attend schools in the United States. The fee also funds the Student Exchange Visitor Information System (SEVIS), a computer system employed to track international students and exchange visitors during their stays in the United States.

Which Students or Exchange Visitors Must Pay the SEVIS Fee?

- Those who wish to either enter the United States as a student or exchange visitor with a Form I-20 or DS-2019 issued on or after September 1, 2004.
- Those who are in the United States and wish to change to a student (F-1) or exchange visitor (J-1) status from another non-immigrant status with a Form I-20 or DS-2019 issued on or after September 1, 2004, e.g., from B-2 to F-1 student or J-1 exchange visitor status.
- You are seeking an F-1 or F-3 visa from a United States embassy or consulate for first-time attendance in a language training program. In this case, the SEVIS fee must be paid BEFORE visa issuance.
- You hold a valid F-1 or F-3 visa, have been absent from the United States for a period of more than 5 months (not working on your studies during this time with the prior approval of your school), and will re-enter the United States for a new program of study. In this case, the SEVIS fee must be paid BEFORE re-entry to the United States.
- As a resident of a contiguous territory or adjacent island, you are exempt from the visa requirement (for example, you are a citizen of Canada or Bermuda), and will apply for admission at port-of-entry to begin initial attendance at a U.S. school. In this case, the SEVIS fee must be paid BEFORE entry to the United States.

When do Students or Exchange Visitors Pay the SEVIS fee?

- Applicants needing a visa to enter the United States should pay the SEVIS fee at least 3 business days before going to the U.S. embassy or consulate for their visa interview.

- Applicants who are citizens of Canada or Bermuda or residents of certain other islands described in 8CFR 212.1a wishing to apply for F-1 or J-1 status should pay the SEVIS fee at least 3 business days before entering the United States at a Port of Entry into the United States.
- Non-immigrants currently in the United States who apply for student or exchange visitor status must pay the fee prior to filing their change of status application.

When Must Continuing F-1 Students Pay the SEVIS Fee?

Continuing students must pay the SEVIS fee before:

- Filing an application for reinstatement when they have been out of status for more than 5 months.
- Applying for a new visa or returning to the United States after an absence of 5 months or more that did not involve authorized overseas study.
- Filing an application for a change of status except for changes between F-1 and F-3.
- F-2 visa holders, the spouse and dependents of the F-1 visa holder, are not required to pay the SEVIS fee.

When Must Continuing Exchange Visitors Pay the SEVIS fee?

Continuing exchange visitors (e.g., J-1 non-immigrants who have begun, but not finished a program) must pay the SEVIS fee before:

- Filing a reinstatement application after a substantive violation after they have been out of status between 121 and 269 days.
- Applying for a change of exchange visitor category, unless the new exchange visitor category is fee exempt (federally sponsored programs with program codes that start with G-1, G-2, or G-3).

How Does One Pay the Fee?

The SEVIS fee is US\$ 200. This fee is separate from and in addition to the visa application fee. The SEVIS fee must be paid by the Internet or by mail. It cannot be paid at a U.S. embassy or consulate and it cannot be paid at port of entry.

To Pay By Mail

1. Obtain a Form I-901 "Fee Remittance for Certain F, J, and M Nonimmigrants."

- Download the form from the [Student and Exchange Visitor Program](#)
- Request the form by phone at 800.870.3676 (inside the United States)

2. Complete the Form I-901. Be sure to write your name exactly as it appears on the I-20 or DS-2019 form.

3. Prepare a check, international money order or foreign draft (drawn on U.S. banks only) in the amount of \$200 USD, made payable to "The Department of Homeland Security". Sources for such checks and money orders include banks chartered or operated in the United States, foreign subsidiaries of U.S. banks, or foreign banks that have an arrangement with a U.S. bank to issue a check, money order, or foreign draft that is drawn on a U.S. bank.

4. Mail the completed I-901 and payment to the P.O. Box listed on Form I-901.

5. A Form I-797 receipt notice should be mailed within 3 days of processing the fee. Be sure to make copies of your receipt, and keep it with your other important immigration documents.

By mail, by submitting Form I-901, Fee remittance for Certain F, J, and M Nonimmigrants, together with a check or money order drawn on a U.S. bank and payable in U.S. currency.

To Pay Online

1. Find the Form I-901 at [Student and Exchange Visitor Program](#)

2. Complete the form online and supply the necessary Visa, MasterCard or American Express information. Be sure to write your name exactly as it appears on your I-20 or DS-2019 form.

3. Print a copy of the online receipt.

4. Be sure to make copies of your receipt, and keep it with your other important immigration documents.

- A third party such as a friend, family member, or other interested party can pay the fee on your behalf through the same means described above.

When is the Payment Processed and Verified?

If you pay the SEVIS fee by Internet, your payment is processed immediately and, at the time you make payment, you can print a receipt directly from your computer. This computer-generated receipt can be used to verify you have paid the fee at an embassy, consular post, or port of entry. Mailing the SEVIS fee does not constitute payment. The fee is processed when it is received by DHS. If you mail your payment rather than pay on the Internet, it can take a considerable amount of time for payment to be received and for you to receive a receipt by return mail.

Whether you choose to pay the fee by the Internet or by mail, a paper receipt will be mailed to the address you provide on Form I-901. You may choose to have this receipt sent to you either by regular mail or, at an additional charge, by express delivery.

A paper receipt is not required in order for you to be issued a visa or to be admitted at the port of entry. Embassies and consular posts will be able to verify your fee payment without a receipt in most circumstances if you pay the fee far enough in advance of your visa interview. Electronic payments must be submitted at least 3 business days in advance of the interview if you will rely on electronic fee verification at the consulate. Mailed payments must be sent in a manner that assures arrival at the DHS address listed on the I-901 at least 3 business days before the scheduled interview.

Is the SEVIS Fee Transferable, in the Case of a New Student Applying to More than One School?

Yes. The Department of Homeland Security has confirmed that fee payment made on one SEVIS ID number (i.e. Form DS-2019 or Form I-20 (F-1)) can be applied to another SEVIS ID number issued to the same individual. The new student will need to bring in proof of the SEVIS ID number connected to the SEVIS fee – i.e. the unused Form I-20 or Form DS-2019. Bring the Forms I-20 or Forms DS-2019 of both the school for which you paid the fee and the school you will be attending, as well as your SEVIS fee payment receipt, to the consulate or port-of-entry (if you are applying for a visa, you should bring both of the Forms I-20 or Forms DS 2019 back to the consulate).

Is the SEVIS Fee Refundable if I am Denied a Visa?

Once paid, the SEVIS fee is non-refundable, unless paid by mistake, even if your visa is denied or, subsequent to issuance of the visa, you choose not to come to the United States. If you applied for an F-1 or F-3 visa and paid the SEVIS fee within the last year but were denied a visa, you do not have to pay the SEVIS fee again as long as you re-apply for the same kind of program with 12 months of the initial denial.

“Frequently Asked Questions About the SEVIS Fee. (n.d.)” Resource Library. NAFSA: Association of International Educators. Retrieved from <http://www.nafsa.org/resourcelibrary/default.aspx?id=8631>.

Helpful Links

U.S Embassies Abroad

<http://usembassy.state.gov/>

USICE - Special Registration

<http://www.ice.gov/pi/specialregistration/index.htm>

Fees for Visa Services

http://travel.state.gov/visa/temp/types/types_1263.html

Visa Photo Requirements

http://travel.state.gov/visa/temp/info/info_1287.html

Visa Denials

http://travel.state.gov/visa/frvi/denials/denials_1361.html

U.S. VISIT

http://www.dhs.gov/dhspublic/interapp/content_multi_image/content_multi_image_0006.xml

Airport Security - Web videos in various languages

http://www.dhs.gov/dhspublic/interapp/editorial/editorial_0435.xml

Airport Status

<http://www.fly.faa.gov/flyfaa/usmap.jsp>

What to expect upon arrival at a U.S. port of entry

http://www.cbp.gov/xp/cgov/travel/id_visa/legally_admitted_to_the_u_s.xml

US Port of Entry Arrival Procedures for Students and Exchange Visitors

Definitions

F-1 Academic Students enter the United States to pursue a full course of study at one of the following types of DHS-approved academic institutions in the United States:

- Established college or university
- Seminary
- Conservatory
- Academic high school (or, for F-3 students, elementary school)
- Language Training Program

Attendance at a public elementary school, a publicly funded adult education program is prohibited. Study at a public secondary school is time-limited and requires reimbursement to the local educational agency.

J-1 Exchange Visitors are foreign nationals who have been selected by a Department of State (DOS) designated program sponsor to participate in an exchange visitor program in the United States. This program is designed to promote mutual understanding between the United States and other countries through the interchange of persons, knowledge, and skills.

Advance Preparation Prior to Entry

Careful planning and preparation by students and exchange visitors can ensure that the delay based established procedure is minimal. If you are a non-immigrant student or exchange visitor, here are some things you should do:

√ Before leaving your country, confirm that your Certificate of Eligibility (Form I-20 or Form DS 2019), passport and nonimmigrant visa are still valid for entry into the United States. The passport should be valid for at least six months beyond the date of your expected stay.

√ Check to see that your visa accurately reflects your correct visa classification.

√ If the visa states the name of the institution you will attend or identifies the exchange program in which you are participating, verify that this information is accurate as well. If your review indicates any discrepancies or potential problems, visit the U.S. Embassy or Consulate to obtain a new visa.

√ Students and exchange visitors entering the United States for the first time under their respective nonimmigrant visa classification may only be admitted up to 30-days prior to the program start date.

√ When you receive your U.S. nonimmigrant visa at the Embassy or Consulate in your country, the consular officer will seal your immigration documents in an envelope and

attach it to your passport. You should not open this envelope! The Customs and Border Protection Officer at the U.S. port-of-entry will open the envelope.

√ When you travel, you should carry some specific documents on your person. Do not check them in your baggage! If your baggage is lost or delayed, you will not be able to show the documents to the Customs and Border Protection Officer and, as a result, may not be able to enter the United States.

Documents **you should carry** on your person:

- Passport (including attached envelope of immigration documents) with nonimmigrant visa;
- SEVIS Form I-20AB, I-20MN, or DS-2019;
- Visa exempt nationals presenting a SEVIS Form I-20AB, I-20MN or DS-2019 issued on or after September 1, 2004, who are entering the United States for the first time should have a Form I-797, Receipt Notice or Internet Receipt verifying SEVIS Fee payment. For additional SEVP/SEVIS Program Information, refer to the U.S. Immigration and Customs Enforcement website at <http://www.ice.gov/sevis/students/>; and
- Evidence of sufficient financial resources.

In addition, it is **recommended that you also carry** the following documents:

- Evidence of Student/Exchange Visitor status (recent tuition receipts, transcripts);
- Name and contact information for Designated School Official (DSO) or Responsible Officer (RO) at your intended school or program;
- Writing instrument (pen).

If you are traveling by aircraft, the flight attendants on board will distribute CF-6059 Customs Declaration Forms and Form I-94, Arrival-Departure Record for reporting to the immigration services officer, before you land at your initial point-of-entry in the U.S. Complete these forms while you are on the aircraft and submit them to the appropriate Customs and Border Protection Officer upon your arrival. **If you do not understand a form, ask the flight attendant for assistance.**

Upon arrival at the port-of- entry, proceed to the terminal area for arriving passengers for inspection. As you approach the inspection station, ensure that you have: passport, SEVIS Form I-20 or DS-2019; completed Form I-94 Arrival-Departure Record; and, CF-6059 Customs Declaration Form available for presentation to the CBP Officer. The Form I-94 should reflect the address where you will reside, if you have one. If not use the address of the school or program sponsor).

If you are entering through a land or designated seaport, the Customs and Border Protection Officer will provide the necessary CF-6059, Customs Declaration Form and Form I-94, Arrival-Departure Record at the port-of-entry. If you do not understand a form, ask the CBP Officer for assistance.

Like all entering visitors, you will be asked to state the reason you wish to enter the United States. You will also be asked to provide information about your final destination. It is important that you tell the CBP Officer that you will be a student or exchange visitor. Be prepared to include the name and address of the school or exchange visitor program where you will enroll/participate.

If you are authorized optional practical training, this should be reflected on page 3 of your SEVIS Form.

Once your inspection is complete, the inspecting officer will:

- Stamp your SEVIS Form for duration of status (“D/S”) for F and J visa holders;
- Stamp your SEVIS Form for 30-days beyond program end date for M visa holders, not to exceed one-year;
- Stamp the Form I-94 and staple it in the passport;
- Return the SEVIS Form.

Secondary Inspection Requirements

If the inspector cannot automatically verify your information or you do not have all of the required documentation, you may be escorted to an interview area known as “secondary inspection.” Secondary inspection allows inspectors to conduct additional research in order to verify information. Verifications are done apart from the primary inspection lines so that an individual case will not cause delays for other arriving passengers.

It is recommended that you have readily available the name and phone number of the foreign student advisor at your school or the person responsible for your J-1 Exchange Visitor Program in case your admission/participation needs to be verified. In the event you arrive during non-business hours (evenings, weekends, holidays), you should have a phone number where this individual can be reached during non-business hours.

Failure to provide proper documentation and to comply with entry/exit procedures is cause to refuse the student or exchange visitor admission into the United States. In limited circumstances, if a student or exchange visitor is mostly, but not fully in compliance, he/she may be issued a Form I-515A, Notice to Student or Exchange Visitor. This form authorizes temporary admission for 30 days into the United States and requires the student or exchange visitor to take immediate action to submit proper documentation. Noncompliance with the directions contained on these forms can result in future adverse action.

Continuing Students and Exchange Visitors

Continuing students and exchange Visitors who are going to travel outside of the United States must see their foreign student advisor and obtain an endorsement from the DSO or RO. The endorsement will be made on page 3 of the SEVIS Form I-20 or page 1 of the DS-2019. When returning to the United States, a continuing student/exchange visitor must present a valid SEVIS Form I-20 or DS-2019 with the DSO or RO signature

showing that the student or exchange visitor is active and in good standing with the school or program.

Also, see *Fact Sheet: Arriving at a U.S. Port of Entry...What an Exchange Visitor Can Expect* at http://www.ice.gov/sevis/factsheet/100104ent_exchng_fs.htm

Arrival Procedures for Students and Exchange Visitors. (n.d) US Department of Homeland Security, Customs and Boarder Protection. Retreived from http://www.cbp.gov/linkhandler/cgov/travel/id_visa/student_visit_prog.ctt/student_visit_prog.doc. (link broken)

Completing the Form I-94 for nonimmigrant students and scholars

DEPARTMENT OF HOMELAND SECURITY
U.S. Customs and Border Protection OMB No. 1651-0111

Admission Number *Welcome to the United States*

0 0 0 0 0 0 0 0 0 0

I-94 Arrival/Departure Record - Instructions

This form must be completed by all persons except U.S. Citizens, returning resident aliens, aliens with immigrant visas, and Canadian Citizens visiting or in transit.

Type or print legibly with pen in ALL CAPITAL LETTERS. Use English. Do not write on the back of this form.

This form is in two parts. Please complete both the Arrival Record (Items 1 through 13) and the Departure Record (Items 14 through 17).

When all items are completed, present this form to the CBP Officer.

Item 7 - If you are entering the United States by land, enter **LAND** in this space. If you are entering the United States by ship, enter **SEA** in this space.

CBP Form I-94 (10/04)
Admission Number OMB No. 1651-0111

0 0 0 0 0 0 0 0 0 0

Arrival Record

1. Family Name	
2. First (Given) Name	3. Birth Date (Day/Mo/Yr)
4. Country of Citizenship	5. Sex (Male or Female)
6. Passport Number	7. Airline and Flight Number
8. Country Where You Live	9. City Where You Bounded
10. City Where Visa was Issued	11. Date Issued (Day/Mo/Yr)
12. Address While in the United States (Number and Street)	
13. City and State	

CBP Form I-94 (10/04)
Departure Number OMB No. 1651-0111

0 0 0 0 0 0 0 0 0 0

I-94 Departure Record

14. Family Name	
15. First (Given) Name	16. Birth Date (Day/Mo/Yr)
17. Country of Citizenship	

CBP Form I-94 (10/04)
See Other Side **STAPLE HERE**

Use all CAPITAL letters. Use English. Use **standard United States characters and print clearly**. Letters like ñ, é, ü, ç are not recognized by U.S. data systems. (Instead, use n, e, u or c.)

Name (Blocks 1, 2, 14, and 15)

The Family name (Blocks 1 and 14) is also referred to as surname or last name.

If you have only one name, enter it in the Family Name block.

Spacing is as important as spelling and must be consistent. For instance, systems will **not** read Mc Millan and McMillan as the same name.

Hyphens must also be used consistently.

Print your name *exactly* as it appears on your Form I-20 or DS-2019.

Date of Birth (Blocks 3 and 16) and Date Issued (Block 11)

Your date of birth must be given in Day/Month/Year order. **This is not the same order that appears on your Form I-20 or DS-2019.** For example, if you were born on the 9th day of January in the year 1986, you should write 090186 in the birth date block (Block 3 and 16). The same date format is used in block 11 for Date Issued.

Country of Citizenship (Blocks 4 and 17)

Country of citizenship is the country that issued your passport. You can find the U.S. spelling in block 1 of the Form I-20 under the "Country of citizenship." It is on the second line of the Form DS-2019 under "Citizenship Country."

Be sure you complete all required blocks (Blocks 1 to 17).

Upon being granted entry into the United States, the CBP Inspector will stamp the bottom section of the Form I-94 (the departure record) with your class of admission and the length of time that you can stay in the United States. This section is generally stapled into your passport. This is a critical document. Make a copy and put it in a safe place. Safeguard the original.

Handout on Insurance Requirements for J Program Exchange Visitors

***Employee health Insurance policies offered by GHSU do not include **Repatriation of Remains and Medical Evacuation Coverage**. You must purchase a separate policy to meet this requirement. ***

J Exchange Visitors may not enroll in the GHSU High Deductable Health Plan

The Exchange Visitor Health Insurance Requirement

This handout is designed for J-1 Exchange Visitors and their dependents. It explains the need for health insurance in the United States and outlines the minimum provisions of the coverage required, as of September 1, 1994, (22 CFR Part 62) for every person in J-1 or J-2 status. It also defines some of the terms generally used in discussions of health insurance.

The regulation

As an Exchange Visitor in the United States, you must carry health insurance for yourself and your J-2 dependents for the full duration of your J program. Government regulations stipulate that if you willfully fail to carry health insurance for yourself and your dependents, your J-1 sponsor must terminate your program and report the termination to the United States of America Department of State (DOS) in Washington, DC.

The regulation:

Title 22, Section 62.14 Insurance.

(a) Sponsors shall require each exchange visitor to have insurance in effect which covers the exchange visitor for sickness or accident during the period of time that an exchange visitor participates in the sponsor's exchange visitor program. Minimum coverage shall provide:

- (1) Medical benefits of at least \$50,000 per accident or illness;
- (2) Repatriation of remains in the amount of \$7,500;
- (3) Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of \$10,000; and
- (4) A deductible not to exceed \$500 per accident or illness.

(b) An insurance policy secured to fulfill the requirements of this section:

- (1) May require a waiting period for pre-existing conditions which is reasonable as determined by current industry standards;

(2) May include provision for co-insurance under the terms of which the exchange visitor may be required to pay up to 25% of the covered benefits per accident or illness; and
(3) Shall not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.

(c) Any policy, plan, or contract secured to fill the above requirements must, at a minimum, be:

(1) Underwritten by an insurance corporation having an A.M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above, a Standard & Poor's Claims-paying Ability rating of "A-" or above, a Weiss Research, Inc. rating of B+ or above, or such other rating as the Department of State may from time to time specify; or

(2) Backed by the full faith and credit of the government of the exchange visitor's home country; or

(3) Part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor; or

(4) Offered through or underwritten by a federally qualified Health Maintenance Organization (HMO) or eligible Competitive Medical Plan (CMP) as determined by the Health Care Financing Administration of the U.S. Department of Health and Human Services.

(d) Federal, state or local government agencies, state colleges and universities, and public community colleges may, if permitted by law, self-insure any or all of the above-required insurance coverage.

(e) At the request of a non-governmental sponsor of an exchange visitor program, and upon a showing that such sponsor has funds readily available and under its control sufficient to meet the requirements of this section, the Department of State may permit the sponsor to self-insure or to accept full financial responsibility for such requirements.

(f) The Department of State, in its sole discretion, may condition its approval of self-insurance or the acceptance of full financial responsibility by the non-governmental sponsor by requiring such sponsor to secure a payment bond in favor of the Department of State guaranteeing the sponsor's obligations hereunder.

(g) An accompanying spouse or dependent of an exchange visitor is required to be covered by insurance in the amounts set forth in paragraph (a) of this section. Sponsors shall inform exchange visitors of this requirement, in writing, in advance of the exchange visitor's arrival in the United States.

(h) An exchange visitor who willfully fails to maintain the insurance coverage set forth above while a participant in an exchange visitor program or who makes a material misrepresentation to the sponsor concerning such coverage shall be deemed to be in violation of these regulations and shall be subject to termination as a participant.

(i) A sponsor shall terminate an exchange visitor's participation in its program if the sponsor determines that the exchange visitor or any accompanying spouse or dependent willfully fails to remain in compliance with this section.

[58 FR 15196, Mar. 19, 1993, as amended at 59 FR 34761, July 7, 1994. Redesignated at 64 FR 54539, Oct. 7, 1999]

The reason for the requirement---and the need for health insurance

It is dangerous to be in the United States without adequate health insurance. In many countries, the government bears the expense of health care for its citizens and sometimes visitors. By contrast, individuals and families in the United States are responsible for such costs. Since a single day of hospitalization and medical treatment can cost thousands of dollars, many hospitals and doctors refuse to treat uninsured patients, except in life threatening emergencies. Most Americans rely on insurance, and you should do the same. Insurance gives you access to better and more timely health care and provides the only protection against the enormous costs of health care in this country.

How medical insurance works

When you purchase health insurance, the money you pay (your "premium") is combined with the premiums of others to form a pool of money. That money is then used to pay the medical bills of participants who need health care. Your coverage remains valid only as long as you continue to pay your premiums.

Once you purchase insurance, the company will give you an insurance identification card for you to use when you seek care from a hospital or doctor. The company will provide written instructions for reporting and documenting medical expenses ("filing a claim"). The insurance company will evaluate any claim you file and make the appropriate payment under your policy. In some cases the company pays the hospital or doctor directly; in others the company will reimburse you after you paid the bills.

Choosing an insurance policy

Your J-1 sponsor may include coverage as part of sponsorship, without further charge to you. Alternatively, your J-1 sponsor may have selected and approved a specific policy for all its Exchange Visitors and may require you to buy that insurance as soon as you arrive in the United States. In many cases, however, you will be required to select and purchase your own insurance coverage. In choosing an insurance policy, you should consider many factors, not simply the minimum stipulated by the DOS.

- The reliability of the company. Does it treat people fairly? Does it pay claims promptly? Does it have staff to answer your questions and resolve problems?

- **Deductible amounts.** Most insurance policies require you to cover part of your health expenses yourself (your part is called the "deductible"), before the company pays anything. Under some policies the deductible is annual, and you pay only once each year if you use the insurance. Under others, you pay the deductible each time you have an illness or injury. The J regulations limit the deductible to \$500 per accident or illness, but many policies offer a lower, more advantageous figure. In choosing insurance, you should think carefully about how much you can afford to pay out of your own pocket each time you are sick or injured, and weigh the deductible against the premium before you decide.
- **Co-insurance or co-payment.** Usually, even after you have paid your deductible, an insurance policy pays only a percentage of your medical expenses. The policy might pay 80 percent, for example; the remaining 20 percent, for which you are responsible, is called the coinsurance or co-payment. Thus, if you were injured and incurred \$3,000 in medical expenses, a policy with a \$400 deductible and 20 percent co-payment would cover \$2,080 (80 percent of \$2,600). The J regulations require the insurance to pay at least 7 percent of covered medical expenses. That is, the co-payment can be no more than 25 percent.
- **Specific limits.** Some policies state specific dollar limits on what they will pay for particular services. Other policies pay "usual" or "reasonable and customary" charges, which means they pay what is usually charged in the local area. Be very careful in evaluating policies with specific dollar limits, for serious illnesses, the limit might be far too low and you might have large medical bills not covered by your insurance.
- **Lifetime/per-occurrence maximums.** Many insurance policies limit the amount they will pay for any single individual's medical bills or for any specific illness or injury. Exchange Visitors must have insurance with a maximum of no lower than \$50,000 for each specific illness or injury, which may be enough for most conditions. Major illnesses, however, can cost several times that amount.
- **Benefit period.** Some insurance policies limit the amount of time they will pay for each illness or injury. In that case, after the benefit period for a condition has expired, you must pay the full cost of continuing treatment of the illness, even if you are still insured by the company. A policy with a long benefit period provides the best coverage.
- **Exclusions.** Most insurance policies exclude coverage for certain conditions. The J regulations require that if a particular activity is a part of your exchange visitor program, your insurance must cover injuries resulting from your participation in that activity. Read the list of exclusions carefully so that you can understand exactly what is not covered by the policy.

Required insurance specifications

In addition to the deductible, co-insurance, and exclusions described in the preceding section, DOS has established the following requirements for the type and amounts of coverage you must maintain if you hold J-1 or J-2 status:

- The policy must provide "medical benefits of at least \$50,000 for each accident or illness," according to the regulations. Since insurance companies cover no more

than the policyholder's expenses (minus a deductible and, under co-insurance, a percentage), and never provide a minimum amount for each accident or illness, the regulatory text should have been worded differently. Presumably it was intended to mean that an acceptable policy cannot set a maximum lower than \$50,000 in benefits for each accident or illness.

- If you should die in the United States, the policy must provide at least \$7,500 in benefits to send your remains to your home country for burial.
- If, because of a serious illness or injury, you must be sent home on the advice of a doctor the policy must pay up to \$10,000 for the expenses of your travel.
- If you elect to satisfy the insurance requirement through a policy issued in your home country, the policy must be backed by the full faith and credit of your government. Otherwise, the company providing the insurance must meet minimum rating requirements established by DOS (an A.M. Best rating of "A-" or better, an insurance Solvency International, Ltd. (ISI) rating of "A-1" or better, a Standard & Poor's Claims-Paying ability rating of "A-" or better, or a Weiss Research, Inc. rating of "B+" or better).

Where to find insurance information

If you need information about purchasing insurance, ask your J-1 sponsor about policies available to exchange visitors in the United States. Read the policy information carefully and don't be afraid to ask questions before you buy.

Insurance agents

An agent is an individual who represents one or several companies and sells insurance to individuals and groups. When working with an agent you should feel free to ask questions and take the time to learn about and understand your choices before you make a decision. If you are uncertain or confused, don't sign anything. Consult a knowledgeable friend, or your J-1 sponsor, for help.

PEARCE AND PEARCE MEDICAL INSURANCE, COMPREHENSIVE AND MEDICAL EVACUATION/REPATRIATION OF REMAINS COVERAGE, IS AVAILABLE FOR PURCHASE TO ALL GHSU J-1 EXCHANGE VISITORS (AND THEIR J-2 DEPENDENTS).

See: Pearce and Pearce Health Insurance Brochure

<https://www.pearceandpearce.com/PearceSite/Schools/GA/georgiahealth/PDFs/georgiahealthmbss0910.pdf>

or

<https://www.pearceandpearce.com/PearceSite/Schools/GA/georgiahealth/>

See Benefits (plan summary)

J-1 Exchange Visitors and dependents who will be employed by GHSU in benefits eligible positions may be allowed to purchase coverage under the GHSU Employee Health Insurance Plans. Contact GHSU Human Resources Division for additional information.

GHSU High Deductable Health Plans do not meet J specifications.

GHSU employee health plans do not provide medical evacuation and repatriation of remains coverage.