

DEPENDENT INSURANCE
NON-REGISTERED STUDENT OR SCHOLAR

Please Note: Our office will not release a DS-2019 for a visa dependent without having sufficient proof of insurance.

For J-1 scholars and visiting special students who are not registered students at the University and have J-2 dependent(s) coming to the United States.:

If you are on an J-1 visa and are employed at Rutgers University in a position **with eligibility to University benefits** (usually NJ Plus or another HMO provider), then:

- Please supply our office with a letter from your department. This letter can usually be obtained by going to your department secretary or administrator (*see Sample Letter*). The letter should state the following:
 - the type of appointment you have at the University
 - that you have University benefits for which your dependent(s) are also eligible
 - that the department understands that upon arrival of your dependent(s) in the United States, you must submit health insurance enrollment forms for your dependent(s) to be covered under your health plan while in the United States.

If you are on an J-1 visa and do not have health insurance benefits provided to you through employment at Rutgers University:

- If your dependent(s) have insurance already, please supply our office with a photocopy of the current insurance card or current insurance policy for your dependent(s). The insurance must be translated into English, show U.S. dollar amounts, and meet the minimum Department of State insurance coverage requirements. The insurance must be reviewed and approved by the Insurance Coordinator. If the insurance does not meet the Department of State insurance coverage requirements, another insurance policy will need to be purchased in its place or additional insurance will need to be purchased on the existing insurance policy to meet the requirements (*see Department of State Insurance Coverage Requirements*).
- If your dependent(s) do not have insurance already, and would like to obtain insurance through Rutgers University (Chickering insurance), please see the Insurance Coordinator Eirinn Jones at The Center for International Faculty and Student Services, by appointment or during walk-in office hours on Thursdays from 10:00-11:30, to purchase the insurance.

180 College Avenue, New Brunswick, NJ 08901

E-mail: ru_cifss@email.rutgers.edu

Telephone: (732) 932-7015 / Fax: (732) 932-7992

- Payment and enrollment for dependent(s) insurance must be made **prior** to the dependent(s) arrival in the United States. If you do not wish to purchase the international health insurance plan (Chickering insurance) offered through Rutgers University, the Insurance Coordinator has several brochures for other kinds of international student and dependent insurance plans; however, questions, enrollment, and payment arrangement for these plans must be directed to the insurance provider and not The Center for International Faculty and Student Services.

For your convenience, websites of these providers are listed below. This will give you immediate access to the plan details, cost, and enrollment procedures.

1. www.isoa.org
2. www.hginsurance.com
3. www.isis-travelinsurance.com
4. www.compassbenefit.com
5. www.hthstudents.com
6. www.gatewayplans.com

Cost and payment information for Chickering Health Insurance:

- In order for a J-2 dependent to be eligible for insurance coverage in the Chickering plan, the J-1 must also be insured in the Chickering plan. The insurance company will not issue a policy to a dependent if the primary visaholder (J-1 visitor) is not also insured in the Chickering plan.
- *The cost for Chickering insurance is charged on a monthly basis for J-2 dependents. A full month of insurance must be purchased for every month your dependent(s) will be in the United States. Coverage for periods that are less than a month cannot be purchased. For example, if your dependent(s) will be coming to the United States on July 10th, coverage for the full month of July must be purchased.*
- The insurance coverage period for dependents cannot exceed the end date of the J-1 visitor's current DS-2019. For example, if the J-1 visitor's current DS-2019 is July 31st, then the coverage cannot be extended beyond that date.
- The current cost for J-2 spouse insurance is \$151/month; the cost for each J-2 *child is \$92/month.
** The Chickering plan defines a "child dependent" as an unmarried individual who is not self-supporting and is under 19 years of age.*
- Enrollment and payment for the specified amount must be made prior to the J-2 dependent(s) arriving in the United States. Payment works as follows:
 1. The check should be made payable to "Rutgers University" for the full specified amount. The check will then be cashed.
 2. Upon arrival in the United States, you need to notify our office of your dependent(s)' arrival. Notification is done by completing a "Dependent Check-In" process and completing a "Dependent Check-In Form" at The Center for International Faculty and Student Services. ***** ALL J-2 DEPENDENTS MUST COMPLETE A "CHECK-IN" PROCESS WITH OUR OFFICE UPON ARRIVAL IN THE U.S., REGARDLESS OF WHETHER THEY ARE PURCHASING INSURANCE THROUGH OUR OFFICE OR NOT. *****
 3. For those who ARE purchasing insurance through our office, once the "check-in" process is complete, an insurance ID card will be issued for your dependent(s) and an insurance information kit will be mailed to your attention at your department.
 4. If you dependent(s) cannot come to the U.S. after you have already given payment to our office, your money can be returned. You just need to notify the Insurance Coordinator that your dependent(s) will not be coming and provide documentation as to the reason why, and a refund will be given.

Department of State Insurance Coverage Requirements:

Should you elect another insurance carrier, the insurance **must** meet the following requirements in order to be approved:

- Medical benefits of at least \$100,000 per accident or illness
- Repatriation of remains benefits in the amount of \$7,500
- Medical evacuation benefits in the amount of \$10,000
- A deductible that does not exceed \$500 per accident or illness
- A coinsurance no greater than 26% of the covered benefits per accident or illness (coinsurance is the portion of the eligible charge which is the insured person's financial responsibility)
- The underwriting company must have a rating of either "A" or above by A.M. Best, "A-1" or above by Insurance Solvency International Ltd., "A -" or above by Standard & Poor's Claims-paying Ability, "B +" or above by Weiss Research, Inc. or, may be backed by the "full faith and credit" of the visitor's government
- The accompanying spouse or dependent of an exchange visitor **MUST** be covered by insurance in the amounts outlined above

Sample Letter from Department:

(DEPARTMENT LETTERHEAD)

(Date of letter)

To Whom It May Concern:

(Student's/Scholar's Name) is currently employed as a (Position at Rutgers) in the (Department Name). His/her dependent(s) will be eligible for health insurance benefits upon entry into the United States. (Student's/Scholar's Name) understands that he/she will need to enroll his/her dependent(s) into the health insurance plan in order for his/her dependent(s) to be insured. (Student's/Scholar's Name)'s health insurance provider is (Name of Insurance Provider).

Sincerely,

(Signature of Department)