



The options below are a collection of agencies offering this service in the field of international education; the Office of Global Services (OGS) does not endorse any health insurance plan in particular. The choices and responsibility of selection and relation management rest with the J-1 Exchange Visitor.

Benefits are subject to change at any time. For complete and current information, please visit the provider's website to ensure that you have the correct information. All J-1 Exchange Visitors and their J-2 dependents are required by federal regulations to procure medical insurance for the entire duration of their J program in the United States. (U.S. Department of State (DOS) regulations [22 CFR 62.14])

The Department of State requires the following (as of May 15, 2015), as per regulation (22 CFR 62.14 (b)):

J-1 Exchange Visitors and J-2 dependents must have a health insurance policy that meets or exceeds the below benefits:

- *Medical benefits of at least \$100,000 per accident or illness*
- *In case of death, repatriation of remains in the amount of \$25,000*
- *Expenses in the amount of \$50,000 associated with the medical evacuation of the J Exchange Visitor to their home country*
- *A deductible amount not to exceed \$500 per accident or illness*

Health Insurance Options

1. Insurance Services of America (ISA): www.overseashealth.com
2. Compass Benefits Group: www.compassstudenthealthinsurance.com
3. Harbour Group, LLC: www.hginsurance.com
4. Gateway USA: www.gatewayplans.com/travel-medical-insurance/gateway-usa
5. CISI – Cultural Insurance Service International: www.culturalinsurance.com
6. International Student Protection (ISP): www.intlstudentprotection.com
7. HCC Medical Insurance Services (HCC): www.hccmis.com/student-secure-insurance
8. Visitors Insurance (For Search): www.visitorsinsurance.com/index.asp

If you have further questions please visit the Massachusetts Division of Health Care, Finance and Policy website, www.state.ma.us/dhcfp.

Please visit our website, northeastern.edu/ogs/home/nu-life/living-in-boston for any updates to this list or health insurance regulations.

For Northeastern paid J-1 Scholars, please be aware that Northeastern University health plans do not cover evacuation and repatriation of remains insurance. Scholars eligible for and selecting a Northeastern University plan must purchase evacuation and repatriation insurance separately.