

HARVARD

INTERNATIONAL OFFICE



J-1 Exchange Visitors and their J-2 dependents are required by federal regulations to have health insurance in the U.S. throughout their program. Additionally, the health insurance plan selected must meet the minimum standards as specified by the Exchange Visitor Program regulations, 22 CFR Part 62.14. To review the health insurance standards, please visit: <http://bit.ly/HIOhealthinsurance>.

It is your responsibility to research the options and contact the insurance companies with specific questions relating to your individual needs. Here are some suggested questions to start the conversation with a health insurance provider. You need to ask additional questions before making your final decision.

- Does the plan cover pre-existing medical conditions?
- Does the plan cover pregnancy and maternity care?
- Does the plan meet the J-1 Federal and Massachusetts State insurance requirements?
- How do you pay for the plan? What amount is due at signing? What is the monthly payment?
- I will be living in the Boston/Cambridge area – how do I find out which doctors and clinics I can visit?
- Does this plan cover prescription medication?
- I have children who will be attending school in Massachusetts. Will this plan cover physicals and immunizations?
- Who do I contact if I have a health emergency?
- Will this insurance cover me during travel to my home country or other places abroad?
- What is the renewal process?

Common U.S. Health Insurance Terms

Copay: A specified dollar amount that you will need to pay for a certain covered medical expense. Most insurance plans will require this type of payment for every doctor's visit.

Coinsurance: The percentage of the total medical bill you are responsible for paying.

Deductible: The amount of money you must pay, in each case of accident or illness, before the insurance company starts paying. Some insurance policies have an annual deductible; others will have a deductible per illness or injury. It is important that you think carefully about how much you can afford before selecting a plan.

Preexisting Condition: A medical condition determined to have been in existence before the policy went into effect. Most insurance policies consider pregnancy a preexisting condition.

Premium: The amount you must pay to purchase the insurance coverage. Age, medical history, duration of insurance, and number of dependents are some factors that will affect how much your premium will ultimately cost.

Provider Network: Providers (doctors/hospitals) with whom the insurance company has an agreement. Coverage levels are higher at in-network providers.

The health insurance resources offered by the HIO are provided so that international members of the Harvard community can make informed personal decisions concerning their health insurance coverage. HIO advisors are not trained specialists in health insurance matters and cannot provide individual advice on health insurance options. These resources do not constitute endorsements by the HIO. You are responsible for making determinations regarding your own health insurance coverage and must manage any coverage issues directly with the health insurance provider. By using these health insurance resources, you acknowledge that Harvard University is not liable for any errors and incidental or consequential damages in connection with the furnishing, performance or use by you of these resources.

Health Insurance Plans Outside Harvard*

Insurance Company	Website	Phone
Compass Student Insurance	https://www.studenthealthusa.com/	1-866-590-4427
Cultural Insurance Services International	https://www.culturalinsurance.com/students/coming-to-u.s.asp	1-800 303 8120
GeoBlue	https://www.geobluestudents.com/	Outside the U.S.: +1-610-254-8771 Inside the U.S. 1-800-257-4823
iNext International Insurance	https://www.inext.com/	1-855-578-6398
International Student Insurance	https://www.internationalstudentinsurance.com/	1-877-758-4391 1-904-758-4391
International Student Protection	http://intlstudentprotection.com/	1-212-693-3717 1-877-738-5787
International Scholar Health Insurance Plan	Contact your HIO Advisor for information.	1-800-633-2360
ISO Insurance	https://www.isoa.org/	1-800-244-1180
LewerMark Student Insurance	https://www.lewermark.com/	1-800-821-7710
PGHGlobal	https://www.pghstudent.com/	1-888-251-6253
Student Medcover	https://www.smcovered.com/	1-812-360-2313
Wallach & Company, Inc.	https://wallach.com/	Outside the U.S. 1-800-237-6615; Inside the U.S. 1-540-687-3166
The Harbour Group, L.L.C.	https://www.hginsurance.com/	1-937-748-5200

* The following insurance companies are members of NAFSA's Global Partners. Global Partner membership does not imply endorsement by NAFSA

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