

CERTIFICATION OF UNDERSTANDING
Minimum Insurance Regulations

I, _____, certify that I have read and agree to comply with the insurance regulations as specified in Section 514.14 of the Exchange Visitor Regulations, copy below. I understand that it is my responsibility to maintain my status and maintain medical insurance coverage for myself and my J-2 dependents for the entire period of participation in my J-1 program. I further understand that my program will be terminated if I willfully fail to maintain the said medical coverage for myself and my dependents. Unless I have been notified in writing to the contrary, I understand that payment for the insurance policy is my responsibility.

514.4 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 for sickness or accident during the period of time that an exchange visitor participates in the sponsor's exchange program. Minimum coverage shall provide:

- (1) Medical benefits of at least \$ 100,000 per accident or illness;
- (2) Repatriation of remains in the amount of \$25,000;
- (3) Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of \$50,000.
- (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) Payment by the insurance company of at least 75% of the costs of medical care (patient must not be required to pay more than 25% of medical care costs); 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 insurance policy secured to fulfill the above requirements must be underwritten by an insurance corporation having an A.M. Best rating of "A-" or above, a McGraw Hill Financial/Standard & Poor Claims-Ability rating of "A-" or above, a Weiss Research, Inc. rating of B+ or above, a Fitch Ratings, Inc. rating of "A-" or above, a Moody's Investor's Services rating of "A3" or above, or such other rating service as the Agency may from time to time specify; or insurance coverage backed by the full faith and credit of the exchange visitor's home government.

(g) An accompanying spouse of dependent of an exchange visitor is required to be covered by insurance in the amounts set forth by 514.14 (a) above. 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 as 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.

Signature and Date

READ AND SIGN UPON RECEIPT AND RETURN IMMEDIATELY TO:

Department of Human Resources
International Services

263 Farmington Avenue, Farmington, Connecticut 06030-3975

