

Important Information about Insurance Requirements for J-1 Exchange Visitors and J-2 Dependents

Your J status requires you to have health and medical evacuation and repatriation (MER) insurance that covers you and your spouse and dependents for sickness or accidents during your visit to Caltech/JPL. See [22 CFR §62.14](#). Caltech and JPL offer health insurance options and provide MER coverage that meet the J requirements. However, if you are ineligible for Caltech/JPL health insurance or if there will be delay in the start of your coverage, you will need to obtain independent health insurance coverage, either for the full duration of your J program, or only until the start of your Caltech/JPL health insurance coverage. See Page 2.

Who is eligible for Caltech/JPL health insurance coverage?

Caltech: Faculty, staff, postdocs, and visitors and are eligible to enroll in Caltech/JPL health insurance plans. Registered Caltech undergraduate and graduate students, and Visiting Special Students, are eligible to enroll in the Student Health Insurance Plan.

JPL: Regular and TMS hires, JPL postdocs, and Caltech postdocs at JPL are eligible to enroll in Caltech/JPL health insurance plans.

Who is not eligible for Caltech/JPL health insurance coverage?

Caltech: Visiting Student Researchers and Student-Faculty Programs participants (SURF & VURP) are ineligible to enroll in Caltech/JPL health insurance plans. You will need to obtain independent health insurance coverage. See Page 2.

JPL: Volunteers, Hubble & Visiting postdocs, Visiting Researchers, Distinguished Visiting Scientists, Education Office (JVSRRP, JPLGF, & JPLYIP) are ineligible to enroll in Caltech/JPL health insurance plans. You will need to obtain independent health insurance coverage. See Page 2.

When will your Caltech/JPL health insurance begin?

If you are eligible to participate in the Caltech/JPL health insurance plans as a non-student, and if you enroll in a Caltech/JPL health insurance plan, your health insurance coverage will begin on the first day of the month following your date of hire.

- If you start working on February 1, your Caltech/JPL coverage begins February 1.
- If you start working on February 15, your Caltech/JPL coverage begins March 1.

Caltech Student Health Insurance Plan coverage will begin upon registration.

Which Caltech/JPL plans comply with the J regulations for health insurance?

In California, the Student Health Insurance Plan, Anthem HMO Plan, and Kaiser HMO Plan comply with the J regulations. In Washington, Kaiser WA HMO complies with the J regulations. All other Caltech/JPL health insurance plans do not comply with the J regulations. If you work in an area where the Caltech/JPL health insurance plans do not comply with the J insurance regulations, you will need to obtain independent health insurance coverage. See Page 2.

Does Caltech/JPL offer Medical Evacuation and Repatriation (MER) coverage?

MER coverage is provided for free to all J-1 exchange visitors and J-2 spouse and dependents in Caltech's J program (P-1-00394) for the duration of their J exchange visitor program, regardless of eligibility for Caltech/JPL benefits. MER coverage is provided at no cost to you. Coverage commences on your date of hire, or upon student registration.

How much will your Caltech/JPL health insurance cost?

The cost will vary, depending on the plan you select and depending on whether the full cost will be subsidized by Caltech/JPL. Preliminary rate information is available on the [International Offices](#) website. Full information will be available once you have access to the enrollment website.

When can you enroll in a Caltech/JPL health insurance plan?

Caltech: You will need to have your access.caltech username and password in order to access the MyBenefits enrollment website. You will only have this information after you check in with ISS and Human Resources or the Faculty Records Office. Student Health Insurance Plan enrollment occurs during the summer, or upon registration.

JPL: You will need to have your JPL username and password in order to access the MyBenefits enrollment website. You will only have this information after you begin your appointment at JPL.

What is the deadline to enroll in a Caltech/JPL health insurance plan?

In order for your Caltech/JPL health insurance to start on the dates described above, you must enroll in one of the Caltech/JPL health insurance plans within 31 days of your date of hire or you will be ineligible to enroll until the next annual enrollment period. Student Health Insurance Plan enrollment occurs by default, if you do not submit a timely waiver.

Who can provide additional assistance?

Caltech: Human Resources Benefits (626) 395-6443 or hrbenefits@caltech.edu

JPL: Human Resources Benefits (818) 354-3760 or benefits@jpl.nasa.gov

Independent Insurance Options

You are required to have health and MER insurance coverage for yourself and your spouse and dependents throughout your J program. We recommend that you obtain health and MER insurance coverage from your date of departure from your home country. We also suggest confirming that your independent insurance includes coverage for COVID-19.

Ineligible for Caltech/JPL Plans: You will need to obtain independent health insurance coverage for the entire duration of your J program. Free MER insurance coverage commences on your date of hire or upon student registration.

Eligible for Caltech/JPL Plans: You will need to obtain independent health insurance coverage from the start of your J program until your Caltech/JPL health insurance plan coverage begins, if you start working on any day other than the first of the month or if you are a student on campus prior to registration. Free MER insurance coverage commences on your date of hire or upon student registration.

You may purchase insurance from any company that offers health and MER insurance that meets the J insurance requirements. When you consider independent insurance plans, keep the following in mind:

- Each policy has limitations and exclusions — review them carefully.
- After you apply, there may be a delay before your coverage becomes effective — apply as soon as possible.
- Most short-term insurance provides coverage for sickness and accidents but not for preventive care.

This list is provided for your information and convenience. It does not constitute or imply an endorsement or recommendation by Caltech/JPL of any of these companies.

[International Student Insurance](#)
877-758-4391

[ISO Insurance](#)
800-244-1180

[iNext International Insurance](#)
855-578-6398

Minimum coverage per individual

- Medical benefits of at least \$100,000 per accident or illness;
- Repatriation of remains in the amount of \$25,000;
- Expenses associated with medical evacuation to home country in the amount of \$50,000; and
- Deductibles not to exceed \$500 per accident or illness.

Insurance Policies

- May require a waiting period for pre-existing conditions that is reasonable as determined by current industry standards;
- May include provisions 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
- Must not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.
- Any policy, plan or contract secured to fill 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's Claims-paying 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 Services rating of "A3" or above; or such other rating as the Department of State may from time to time specify; or
 - Backed by the full faith and credit of the government of the exchange visitor's home country; or
 - Part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor; or
 - Offered through or underwritten by a federally qualified Health Maintenance Organization or eligible Competitive Medical Plan as determined by the Centers for Medicare and Medicaid Services of the U.S. Department of Health and Human Services.

With the submission of this document,

- I acknowledge I have been informed of the J-1 health insurance and medical evacuation and repatriation insurance requirements for myself and any accompanying J-2 spouse and dependents.
- I declare that I will have health insurance that meets the J regulations for myself and any accompanying J-2 spouse and dependents for the duration of my J exchange visitor program.
- I understand that willful noncompliance of these requirements or misrepresentation of coverage will result in the termination of my Caltech J exchange visitor program.
- I understand that any interruption of health insurance coverage may negatively impact my nonimmigrant status and that of any accompanying J-2 spouse and dependents and may result in an accrual of unlawful presence for myself and any accompanying J-2 spouse and dependents.

Name: _____

Electronic Signature: _____

Date: _____