

**VERY IMPORTANT:  
READ BOTH SIDES BEFORE PROCEEDING WITH DS-2019 REQUEST**

**Required Health Insurance Coverage: Procedures for ALL DS-2019 (formerly IAP-66) Requests**  
*Please note: Our Center will not release a DS-2019  
for a J-1 exchange visitor or a J-2 visa dependent without having sufficient proof of insurance.*

To meet U.S. Department of State requirements regarding insurance coverage for J-1 exchange visitors and their accompanying dependents, Rutgers University requires J-1 visitors on Rutgers visa sponsorship to have health and accident insurance that provides, at a minimum:

- \$100,000 for major medical expenses due to an accident or illness;
- \$10,000 for emergency medical evacuation; and
- \$7,500 for repatriation.

The regulations stipulate that program sponsors ensure that all J-1 exchange visitors and their dependents in the U.S. have coverage *throughout the course of their programs*. Rutgers University, as a program sponsor, must comply with this regulation and has therefore arranged to offer an insurance policy to meet this requirement for those J-1 visitors who do not have alternate insurance that satisfies U.S. Department of State regulations. **Visitors without alternate coverage will be required to purchase this coverage.** Aetna Student Health, which is underwritten by Aetna, meets the *minimum* regulatory requirements for sickness and accident coverage, but it is *not* comprehensive coverage by any means. It does *not* cover 100% of the costs of services rendered, and, in addition, initial care for adults covered under this plan must be through one of the University's health centers (and *not* an off-campus doctor). Please be advised that a child dependent insured under the Aetna Student Health plan will **not** have access to the University's health centers. It is the responsibility of the hosting department to make the J-1 visitor aware of the limitations of the Aetna Student Health policy. In particular, if the J-1 visitor has special medical concerns, he/she may wish to purchase more comprehensive coverage from another insurance company.

***When submitting an DS-2019 Request Form to the Center, departments must attach EITHER a journal entry for purchase of Aetna Student Health Insurance OR proof of the visitor's alternate coverage, as follows:***

**Option 1: Procedure to Purchase Required Insurance via a Journal Entry:**

To implement coverage under the Aetna Student Health policy, the Center for International Faculty and Student Services requires *prior to issuing a requested DS-2019 form* a transfer of funds via a "journal entry" for full payment of the appropriate insurance premium. While it is up to the department to decide who will ultimately cover the cost of the insurance (the department or the visitor him/herself), at the time it submits a DS-2019 Request Form to the Center the department must include a reference number for transfer of funds to cover the premium costs. (Note: a check payable to Rutgers University in U.S. dollars through a U.S. bank will be accepted as an alternative to a journal entry).

The form located at [https://www.rci.rutgers.edu/~cifss/departments/Insurance\\_fee-Transmittalform.pdf](https://www.rci.rutgers.edu/~cifss/departments/Insurance_fee-Transmittalform.pdf) should be completed, and departments must transfer the appropriate amount (see below) from a department account (subcode 3050 is most appropriate; for accounts that don't have a 3050 subcode, use 3230 or 3100) to the International Insurance Premiums Account (2-89238-0970). If the amount on the entry is incorrect, the Center will contact the department.

**Rates effective 9/1/07 (subject to change) are as follows:**

- For J-1 visitors: \$65 per month for each month of insurance coverage
- For J-2 spouses: \$151 per month for each month of insurance coverage
- For J-2 children: \$92 per month PER CHILD for each month of insurance coverage

**When determining the amount of funds to transfer, please bear in mind the following:**

Insurance is purchased from the first day through the last day of the month. Thus, insurance for individuals whose DS-2019 forms begin in the middle of a month must be purchased from the first day of that month; insurance for individuals whose DS-2019 forms end before the end of a month must also be purchased for the entire month. For a DS-2019 form that *includes* a spouse and/or children, i.e., if dependent(s) will accompany the J-1 visitor from the beginning of his or her program, insurance funds to cover the dependent(s) *must* be included in amount provided by the requesting department. If J-2 dependents will arrive *after* the J-1 visitor, the J-1 visitor will have to provide payment for the period of the dependents' visit prior to obtaining a DS-2019 form for the dependents.

**Note: For post doctoral researchers and other J-1 visitors who will be receiving Rutgers University benefits:**

Departments are not required to purchase this coverage if the visitor will receive health insurance through university benefits, but *the exchange visitor is responsible under U.S. law for being insured at all times, and departments are responsible for advising them of this*. Thus, departments or visitors may *choose* to purchase the Aetna Student Health coverage for the period from the start date of the DS-2019 through the start date of university benefits. An alternative recommendation for this period is for the visitor to purchase traveler's insurance from the home country.

**Please note that the University's policy cover the visitor and accompanying dependents *only* while in the U.S. The beginning date requested on the DS-2019 will be the date the insurance will go into effect *assuming the visitor has arrived in the U.S. by that date.***

***Option 2: Procedure to Waive Purchase of Required Coverage by Submitting Proof of Alternate Insurance***

For visitors who have alternate insurance from their home countries and do not wish to purchase the Aetna Student Health policy, departments must demonstrate that the alternate coverage meets U.S. State Department requirements by providing the following to documents to the Center with the DS-2019 request form:

- (1) a copy of the policy *in English*;
- (2) evidence that the plan is licensed in New Jersey and has a rating of A- or better (or the full backing of the government of the home country); and
- (3) the name, address and telephone number of the U.S. agent who administers the plan.

If the policy is determined to meet or exceed U.S. Department of State's minimum requirements, purchase of the Aetna Student Health policy will not be required.

Departments that do not have adequate time or information to provide documentation about a visitor's alternate coverage may submit a journal entry to purchase the Aetna Student Health coverage, and then sometime *prior* to the time that the Center submits that journal entry to the Accounting Office (see below), the department may request the journal entry back by providing the necessary documentation of alternate coverage. Please read the information below very carefully, however, as there will be no journal entry refunds to departments that fail to provide proof of alternate coverage prior to the time the Center submits the journal entry to Accounting

Please call the Center for International Faculty and Student Services (932-7015) if you have any questions about this matter.

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