

**Acknowledgement of Understanding and Commitment to Comply with
Medical Insurance Coverage Requirements for Exchange Visitors**

- I. I hereby attest and acknowledge that I have been informed that, for the duration of my J-1 Exchange Visitor Program at Berkeley College, I am solely responsible for obtaining and maintaining medical insurance coverage meeting the minimum requirements of the Exchange Visitor Program Regulations for myself and any of my dependents in the United States in J-2 Status (if applicable); and
- II. I have been informed of and understand the specific minimum medical insurance coverage requirements of the Exchange Visitor Program; and
- III. I understand that I may carry medical insurance coverage meeting these minimum requirements from source within or without the United States; and
- IV. I will be in compliance with these medical insurance coverage requirements upon commencing my participation in Berkeley College's J-1 Exchange Visitor Program Regulations or immediately thereafter; and
- V. My failure to comply with these medical insurance coverage requirements will constitute a violation of the Exchange Visitor Program Regulations and may result in termination of my affiliation with Berkeley College and termination of my J-1 and any dependents J-2 status (if applicable).

Print Name

Signature

Date

22CFR 62.14

- (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 participates in the sponsor's exchange visitor 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; and
 - (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) May include provision 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
 - (3) Shall not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitors participates.
- (c) Any policy, plan, or contract secured to fill the above requirements must, at a minimum, be:
 - (1) Underwritten by an insurance corporation having an A.M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-I" or above, a Standard & Poor's Claims-paying Ability rating of "A-" or above, a Weiss Research, Inc. rating of B+ or above, or such other rating as the Department of State may from time to time specify; or
 - (2) Backed by the full faith and credit of the government of the exchange visitor's home country; or
 - (3) Part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor; or
 - (4) Offered through or underwritten by a federally qualified Health Maintenance Organization (HMO) or eligible Competitive Medical Plan (CMP) as determined by the Health Care Financing Administration of the U.S. Department of Health and Human Services.