

J-1 Exchange Visitor Medical Insurance Requirements

To maintain your J-1 status within the U.S., *you and any J-2 dependents* must maintain health insurance that meets the [minimum requirements](#) as defined by the US Department of State. Please review the table below that provides links to some insurance providers and their eligible J insurance policies. This table is meant to be a resource, and the information cannot be guaranteed, as insurance policies and plans can change without notification. You must contact these companies directly to inquire about coverage and rates and to apply for insurance. You are encouraged to use one of the plans listed below or find another option that meets the [minimum requirements](#). Please provide the Insurance Explanation of Benefits when you [check in](#) with the IS Office and if you extend your J-1 program.

Clemson Employees: Please note that Clemson’s employee insurance (PEBA) **does not** meet the minimum J-1 insurance requirements, as its deductible exceeds \$500 and does not include medical evacuation and repatriation coverage. J-1 scholars can still take advantage of certain benefits such as dental and life insurance even if they decline the medical insurance coverage. J-1 scholars are encouraged to pursue one of the options below.

1. Decline PEBA coverage and purchase an insurance plan that meets the [minimum J-1 insurance requirements](#).
2. Enroll in PEBA to use as the primary insurance **and** purchase a separate insurance plan that meets the [minimum J-1 insurance requirements](#).

INSURANCE OPTION FOR J-1 SCHOLARS (vetted by the University)

COMPANY	CONTACT INFORMATION	COVERAGE OPTIONS
AHP Care	<ul style="list-style-type: none">- Website- Email- Phone & Other Contact Methods- Online Scholar Enrollment Experience Guide	<ul style="list-style-type: none">- USCHIP Plan- The plan has been vetted by the University.- The plan meets all DOS requirements.- The plan permits use of the on-campus Redfern Health Center.- The plan offers maternity care.- Pre-existing conditions are covered without a waiting period.

[Enroll Here](#)

* Review the [Online Scholar Enrollment Experience Guide](#) for additional support enrolling in the USCHIP Plan.

* See next page for additional insurance options not vetted by the University.

Updated 11/27/2023

OTHER MAJOR MEDICAL INSURANCE PROGRAMS (not vetted by the University)

COMPANY	CONTACT INFORMATION	COVERAGE OPTIONS
<p align="center">Seven Corners</p>	<ul style="list-style-type: none"> - Website - Email - Phone & Other Contact Methods 	<ul style="list-style-type: none"> - Travel Medical USA Visitors Choice Plan - Plan must meet minimum requirements listed here.
<p align="center">International Student Insurance (ISO)</p>	<ul style="list-style-type: none"> - Website - Email - Phone & Other Contact Methods 	<ul style="list-style-type: none"> - J1 Exchange Superior - J1 Exchange - Plan must meet minimum requirements listed here.
<p align="center">WorldTrips</p>	<ul style="list-style-type: none"> - Website - Email - Phone & Other Contact Methods 	<ul style="list-style-type: none"> - Atlas Travel Insurance - Plan must meet minimum requirements listed here.
<p align="center">International Student Insurance (ISI)</p>	<ul style="list-style-type: none"> - Website - Email - Phone & Other Contact Methods 	<ul style="list-style-type: none"> - J-1 Plans - J-1 & J-2 Plans - Plan must meet minimum requirements listed here.
<p align="center">Cultural Insurance Services International (CISI)</p>	<ul style="list-style-type: none"> - Website - Email - Phone & Other Contact Methods 	<ul style="list-style-type: none"> - World Class Coverage Plan - Plan must meet minimum requirements listed here.
<p align="center">ISP International Student Protection</p>	<ul style="list-style-type: none"> - Website - Email - Phone & Other Contact Methods 	<ul style="list-style-type: none"> - Trail Blazer Plans - Patriot Exchange Program - Plan must meet minimum requirements listed here.
<p align="center">PSI Health Insurance</p>	<ul style="list-style-type: none"> - Website - Email - Phone & Other Contact Methods 	<ul style="list-style-type: none"> - Maple, Oak, and Cedar Plans - Plan must meet minimum requirements listed here.