

J Health Insurance Quick Reference

If your department has confirmed that you are eligible for a Washington University-sponsored health plan and you choose to purchase health insurance through WashU, proceed as follows:

1. Review your health insurance plan options available on the WashU HR Benefits website:
<https://hr.wustl.edu/benefits/medical-dental-life/health-insurance/>

Even though WashU offers a number of different plan options, only three of them meet the J program requirements, as set by the Department of State. These plans include:

- The Exclusive Provider Organization Plan (EPO)
- The Point of Service Plan (POS)
- The Excel Preferred Provider Organization Plan (Excel PPO)

Please note that the High Deductible Health Plan (HDHP PPO) and the Basic Preferred Provider Organization Plan (Basic PPO) do not meet J requirements. Therefore, do not enroll in these two plans even though they may be available to you. For more information about J scholar health insurance requirements, please visit: <https://oiss.wustl.edu/scholars/j-1-exchange-visitors/maintaining-j-1status/>

2. Sign up for WashU benefits within the first 30 days of beginning your employment. Coverage will start on the first of the month, so if you do not begin employment on the first of the month, you must purchase other J compliant coverage for the interim period before your WashU coverage begins. For specific questions regarding the enrollment process, please contact the HR Benefits team at 314-935-2332 or HR-BenefitsMail@wustl.edu.
3. Enroll in GeoBlue Emergency Medical Evacuation Coverage plan, which covers medical evacuation and repatriation. To enroll, go to <https://members.geobluestudents.com/Public/Enroll> and enter the WashU group plan access code (**kzc-38035**) in the entry field, and click "Submit." Enter the information in the required fields on the pages that follow to purchase coverage.
 - Coverage can be purchased monthly for up to one year. Make sure you renew this coverage once it expires in order to maintain legal J status for the entire duration of your program.
 - This coverage is required since none of the WashU plans provide medical evacuation or repatriation of remains.

If you are not eligible for Washington University-sponsored health insurance OR You choose to enroll in a plan through an outside vendor:

1. Complete the *J Health Insurance Acknowledgement Form*.
2. Have your insurance provider complete the *J Health Insurance Verification Form*.
 - Both forms are available on <https://oiss.wustl.edu/j-health-insurance-requirement/>
3. Upload both signed forms to International Scholar Dossier: <https://wuscholars.wustl.edu/Login.aspx>

IMPORTANT: REGARDLESS OF THE PROVIDER, INSURANCE COVERAGE MUST BE MAINTAINED FOR J-1 EXCHANGE VISITORS AND J-2 DEPENDENTS FOR THE DURATION OF THE PROGRAM.