U.S. Department of State (DOS)

Insurance Requirements

According to J-1 regulation 22 CFR62.14, all students, scholars, and their J-2 dependents are required to have health insurance that meets DOS requirements. These insurance requirements set forth by DOS are as follows:

1. Major medical benefits must be at least $50,000 for each accident and/or each illness.
2. Repatriation benefit must be included and valued at least $7,500.
3. Medical evacuation must be covered for at least $10,000.
4. The deductible for each accident or illness may not exceed $500.
5. The policy may not unreasonably exclude coverage for perils inherent to the activities of the exchange program (such as participation on cultural excursions, flights to/from the U.S. etc).

Statement of Understanding and Compliance with the J Insurance Requirements

I, __________________________, agree that I am/will be in compliance with the insurance regulations specified above and I understand that it is my responsibility to maintain my status and continue health insurance coverage for myself and any J-2 dependents for the duration of my J-1 program.

I have checked the box that applies:

_____ I have already purchased the required insurance and my policy number is ____________________, provided by the ____________________ company.

OR

_____ I do not have the requisite insurance coverage and authorize Hobart and William Smith Colleges to secure an appropriate policy for me and charge my student account. I understand that the cost will be approximately $40 per month if I am under 25 and approximately $65 per month if I am older than 25.

_______________________  (Your signature)

FAX to 01-315-781-3307 or email to teel@hws.edu by August 1 for Fall semester programs or January 1 for Spring semester programs.
NOTICE to Exchange students who are U.S. citizens

As a student who lives abroad and not in the U.S., you may or may not have an American health insurance policy that covers you for accident, illness, evacuation or repatriation while you are in the United States and studying at Hobart & William Smith Colleges. HWS policy requires that all students maintain health insurance for the duration of the time they are enrolled here and we require students whose primary residence is overseas to provide proof of medical evacuation and repatriation cover as well.

If you already have such coverage and/or if you or your parent(s) prefer to purchase this on your own, this is fine, and you will only have to complete a form waiving the HWS student insurance plan by JULY 1, 2012 to avoid being charged for the HWS student plan. To waive HWS student insurance go to www.gallagherkoster.com/hws and click on “petition to waive”.

Should you wish to purchase additional insurance beyond the basic student plan (for instance insurance for your personal property while you are living in the dorms or travelling around the U.S. and Canada), you would visit www.gallagherkoster.com/hws and click on “petition to add”.

Finally, if you take NO action, you will automatically be enrolled in the HWS student plan and will be billed accordingly. Please contact Mr. Carl Folwaczny of the HWS billing office for questions about plan costs (Folwaczny@hws.edu) or other billing questions.