

BridgeUSA Program Health Insurance Requirements

The regulations of the BridgeUSA Program require that all Exchange Teachers (as well as their accompanying spouse and any dependent children) have appropriate health insurance in effect for the entire duration of their participation in the program.

Inadequate, or a lack of insurance coverage could be catastrophic for an individual Exchange Teacher. Therefore, the US Department of State requires that all BridgeUSA Program participants have medical insurance coverage with the following minimum benefits:

1. Medical benefits of \$100,000 per accident or illness
2. A deductible not to exceed \$500 per accident or illness
3. Medical evacuation in the amount of \$50,000 (**ITES provides this for teachers ONLY**)
4. Repatriation of remains in the amount of \$25,000 (**ITES provides this for teachers ONLY**)

Insurance must be in force upon the Exchange Teacher's arrival in the US with proof of coverage required by ITES. Failure to maintain adequate insurance could result in the immediate termination of an Exchange Teacher's J-1 visa status, thus jeopardizing their ability to continue their participation in the BridgeUSA Program.

While in the US, all J-2 dependent family members must be fully covered under a health insurance policy compliant with the regulations of the BridgeUSA Program.

Coverage Options to Consider:

1. If the Exchange Teacher is to be covered under a US school policy, check the effective date of coverage. **If there is a waiting period before the date your school insurance becomes effective, you MUST buy a short-term policy to cover the gap (see below).**
2. The Exchange Teacher may purchase their own policy which meets these requirements and should provide proof of coverage to ITES (see below).
3. ITES may ascertain that the Exchange Teacher has an insurance policy that meets the regulatory requirements and is backed by the full faith and credit of the government of the Exchange Teacher's home country. Proof of coverage will be required.
4. ITES administers a policy which meets the federal requirements and can include certain Exchange Teachers in our policy with host school agreement. This can only be done during our enrollment period, which is usually at the beginning of the school year. Restrictions apply, contact ITES for details and current rates.

These options should be carefully considered by the Exchange Teacher prior to their arrival in the US so that the regulatory insurance coverage requirements of the program are fully understood and in effect on arrival.

Continued:

Choosing an Insurance Company

The links below are examples of companies that provide J-Visa compliant insurance. ITES does not endorse any specific company. You are free to purchase the required insurance from any provider of your choice. Please contact the insurance company directly with plan related questions.

J-Visa Compliant Insurance (INCLUDING Medical Evacuation & Repatriation):

- [Seven Corners](#)
- [Insubuy](#)
- [Patriot Exchange](#)

Medical Evacuation & Repatriation ONLY (You **MUST** purchase this for your J-2 dependents):

- [International Student Insurance](#)
- [Insubuy](#)
- [Trawick International](#)

It is important to understand that a J-Visa compliant plan is not a fully comprehensive insurance plan as compared to other US domestic plans. It is a sickness, accident and medical emergency insurance plan that is designed to provide coverage and protection per federal regulations. For example, it does not include vision or dental insurance, nor does it cover routine, preventative or pregnancy related care services.