

NOTICE FROM ROBERT JONES

Mandatory Insurance for International Scholars

The University of Minnesota requires all international scholars on J-1 visas and their eligible dependents to enroll in the University-sponsored Student Health Benefit Plan (SHBP) (see exceptions below). I am asking your assistance in helping the University make sure that international scholars in your department enroll in the SHBP plan. The SHBP enables scholars and eligible dependents to receive most services at Boynton Health Service at no cost and have coverage for services outside of Boynton covered at 80% of eligible expenses. The major advantages of this policy are that:

- There is no pre-existing condition exclusion. All conditions will be covered at time of enrollment.
- Scholars and their eligible dependents have access to the BlueCross/BlueShield provider network. This is the broadest provider network available, with 98% of the physicians and hospitals in Minnesota participating in the network.
- The annual, out of pocket expense is limited to \$2,000 of covered services processed for payment by Blue Cross and Blue Shield.
- Medical evacuation, repatriation coverage and travel assistance services are provided by MEDEX Assistance. This is worldwide coverage for medical evacuation in case of serious illness or injury and repatriation of remains in the event of death. This benefit is similar to that currently provided to faculty and staff.

The insurance requirement described above applies to scholars and their dependents with J visa immigration status. Coverage is guaranteed for incoming international scholars from the time they arrive at the University of Minnesota and have their documents validated by International Student and Scholar Services. If dependents will join the scholar after the scholar has already started his program at the University, the scholar is required to purchase SHBP coverage for them at the time they arrive. Coverage continues as long as the scholar and his/her dependents meet criteria for eligibility.

International scholars and their eligible dependents cannot waive the University of Minnesota coverage, except when:

- 1. their University of Minnesota employment provides them with Employee Benefits Health Insurance (their J-2 dependents must also be enrolled), or
- 2. they come to the University of Minnesota for 31 days or less. In this case, they are required to carry insurance with a schedule of benefits that is equal to or greater than the University sponsored Student Health Benefit Plan. They may elect to enroll in SHBP.

This mandate ensures that all international scholars and their dependents are compliant with both their immigration visa requirements and the University mandate to have health insurance. This mandate also helps support academic success by guaranteeing that

scholars have access to preventive health care and medical care in the event of illness or injury while they are at the University.

Please ask the faculty and staff in your department who work with J-1 scholars to make sure that each international scholar upon arrival at the University

- reports to ISSS to complete document check and pick up important information,
- reports to the Student Health Benefits Office at Boynton to enroll in the mandatory health insurance plan, and
- understands the University insurance requirement.

If you or scholars in your department have any questions, please contact the Student Health Benefits Office (612-624-0627) located in room N323 at Boynton Health Service (email: studins@bhs.umn.edu).

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