

## Health insurance – inbound participants

Per the U.S. Department of State J-1 visa regulations, all exchange visitors are required to have health insurance for the duration of their training program.

When an application is approved by AIPT, the exchange visitor is automatically enrolled in the health insurance provided by AIPT. If a second health insurance plan is presented, that insurance will become the primary plan and AIPT's will become the secondary plan.

The health insurance coverage included in the program fee does not cover the participant during the 30 days prior to the start date of the training program, or the 30 days upon completion of the training program. Insurance for this time period can be purchased for \$46 per month.

Dependents who plan to enter the United States on the J-2 visa must have health insurance coverage prior to the issuance of a DS2019 form. Dependent insurance may be purchased through AIPT or through an outside, third party. If purchased through a third party, insurance details must be submitted to AIPT to ensure regulation compliance.

The details of AIPT's health insurance policies are below.

### AIPT Participant Health Insurance Coverage

**Costs:** \$46/month

**Benefits:**

- Basic Medical – 80% of the covered expenses incurred, until a \$5,000 benefit is paid.
- Supplemental Major Medical – 100% of the covered expenses incurred after the basic benefit is paid, until an additional benefit of \$245,000 is paid.
- Accidental Death and Dismemberment - \$50,000 per participant.
- Emergency Medical Transportation (Evacuation/Repatriation) – unlimited.
- Emergency Family Airfare Expenses - \$25,000.

### AIPT Dependent Health Insurance Coverage

**Costs:** \$380/month – covers all dependents

**Benefits:**

- Basic Medical – 80% of the covered expenses incurred, until a \$5,000 benefit is paid.
- Supplemental Major Medical – 80% of the covered expenses incurred after the basic benefit is paid, until an additional benefit of \$245,000 is paid.
- Accidental Death and Dismemberment - \$10,000 for spouse, \$5,000 per child.
- Repatriation of Mortal Remains – unlimited.
- Emergency Family Airfare Expenses - \$2,500.
- If a participant gets married, or the participant or dependent gives birth during the training program, he/she has 31 days to notify the insurance company and secure coverage.

### Medical Evacuation and Repatriation for Dependents

**This should be purchased if health insurance for a participant's dependents is purchased through a third party other than AIPT and the policy does not include medical evacuation and repatriation.**

**Costs:** \$7/month – covers all dependents

**Benefits:**

- Emergency Medical Transportation (Evacuation/Repatriation) – unlimited.
- Repatriation of Mortal Remains – unlimited.
- Emergency Family Airfare Expenses – unlimited (if hospitalized for 3 days).

*NOTE: All medical evacuation, repatriation, and family airfare benefits require prior approval from IEES and MEDEX Assistance Company.*

### AIPT Travel Insurance

If you would like to have insurance for the 30 days prior to the start date of the training program, or the 30 days upon completion of the training program, it can be purchased for \$46 per month.

**For information on visiting a doctor, submitting a claim and other health insurance related topics, please read the IEES frequently asked questions document.**