

J-1/J-2 Health Insurance Plans Comparison

All plans listed below meet J-visa regulatory requirements of minimum coverage including medical benefits, repatriation of remains, and medical evacuation. For details check the brochures and websites.

Health Insurance Plans	Monthly Premium	Monthly Premium for Dependents	Deductible	Maximum Benefit	% Medical Coverage
GATEWAY USA Gateway also offers 15-day insurance. www.gatewayplans.com	Per Month based on Age Plan A \$49 (18-29) \$64 (30-39) \$92 (40-49) \$126 (50-59) Plan B \$66 (18-29) \$88 (30-39) \$128 (40-49) \$168 (50-59)	Per Month based on Age Plan A & Plan B Spouse same fee as Primary Plan A Each Child \$26 Plan B Each Child \$34	\$150 per person per term of insurance	Plan A \$50,000 Plan B \$100,000	Gateway pays 80% of your bill and you pay 20% of bill up until \$5,000 of medical expenses. Gateway pays 100% of your bill after the \$5,000 is reached up until \$50,000 or \$100,000, depending on which plan you signed up for.
GLOBAL STUDENT USA for F-1, J-1 or H-1 ONLY Covers maternity costs ONLY if conception occurs AFTER signing up for the insurance www.Hthstudents.com	Per Month based on Age \$47 (19-23) \$94 (24-30) \$141 (31-40) \$228 (41-50) \$311 (51-64)	-NO DEPENDENTS ARE COVERED-	\$100 per injury or illness	\$250,000	HTH pays 80% of your bill and you pay 20% up until \$10,000 of Medical Expenses. HTH pays 100% of your bill after the \$10,000 is reached up until \$250,000.
GLOBAL STUDENT PREFERRED for F-1, J-1 or H-1 ONLY Covers maternity costs ONLY if conception occurs AFTER signing up for the insurance www.Hthstudents.com	Per Month based on Age \$89 (19-23) \$152 (24-30) \$198 (31-40) \$336 (41-50) \$434 (51-64)	-NO DEPENDENTS ARE COVERED-	\$100 per injury or illness	\$250,000	HTH pays 100% of your bill up to \$5,000. HTH pays 80% of your bill after the \$5,000 is reached up until \$250,000.
COMPASS BUDGET Covers maternity costs ONLY if conception occurs AFTER signing up for the plan www.Compassbenefit.com	Per Month based on Age \$37 (19-23) \$63 (24-30) \$99 (31-40) \$186 (41-50) \$265 (51-64)	Per Month: Spouse (\$79 per Child) \$89 (19-23) \$151 (24-30) \$238 (31-40) \$372 (41-50) \$372 (51-645)	\$100 per injury or illness	Primary \$250,000 Spouse/Child \$50,000	Compass Budget pays 80% of your medical bills and you pay 20% of your bills up to \$250,000 or \$50,000 for spouse/child.
COMPASS CARE Covers maternity costs ONLY if conception occurs AFTER signing up for the plan www.Compassbenefit.com	Per Month based on Age \$41 (19-23) \$70 (24-30) \$110 (31-40) \$199 (41-50) \$294 (51-64)	Per Month: Spouse (\$88 per Child) \$98 (19-23) \$168 (24-30) \$264 (31-40) \$398 (41-50) \$398 (51-645)	\$100 per injury or illness	Primary \$250,000 Spouse/Child \$50,000	Compass Care pays 80% of your bill and you pay 20% up until \$10,000 of Medical Expenses. Compass Care pays 100% of your bill after the \$10,000 is reached, up until \$250,000 or \$50,000 for spouse/child.
COMPASS ELITE Covers maternity costs ONLY if conception occurs AFTER signing up for the plan www.Compassbenefit.com	Per Month based on Age \$96 (19-23) \$148 (24-30) \$199 (31-40) \$336 (41-50) \$437 (51-64)	Per Month: Spouse (\$114 per Child) \$230 (19-23) \$355 (24-30) \$478 (31-40) \$672 (41-50) \$672 (51-64)	\$100 per injury or illness	Primary \$250,000 Spouse/Child \$50,000	Compass Elite pays 100% of your bill up to \$2,500 and then 80% of your bills until \$250,000 or \$50,000 for spouse/child.

Health Insurance Plans	Monthly Premium	Monthly Premium for Dependents	Deductible	Maximum Benefit	% Medical Coverage
THE PLAN Covers maternity costs ONLY if conception occurs AFTER signing up for the plan www.twlord.com	Per Month based on Age \$88 (26-35) \$169 (36-45) \$240 (46-55) \$375 (56-65)	Per Month: Spouse (\$83 per child) \$275 (26-35) \$300 (36-45) \$340 (46-55) \$425 (56-65)	\$100 per injury or illness	Primary \$250,000 Spouse/Child \$50,000	The Plan pays 80% of your bill and you pay 20% up until \$2,500. The Plan pays 100% of your bill after the \$2,500 is reached up until \$250,000 or \$50,000 for spouse/child.
UNITED CHINESE PLAN: NEW YORK SERVICE CENTER FOR CHINESE STUDY FELLOWS, INC. Available to J Visa holders from China, South Korea, Japan, Malaysia, Singapore, Indonesia, Philippines, Burma, Vietnam, Cambodia, Laos, Brunei, North Korea, Mongolia, and regions of Hong Kong, Macao and Taiwan. www.uhcsr.com/nyservicecenter NOTE: Make sure to select New York Service Center for Chinese Study Fellows, Inc. when they ask for the ASSOCIATION NAME	Per Month \$43 (under 30) \$46 (over 30)	Per Month: Spouse (\$104 per child) \$239 (under 30) \$239 (over 30)	\$45 per injury or illness (max \$180 year)	Primary \$300,000 Spouse/Child \$300,000	100% up to \$1,500 80% from \$1,501-\$50,000 100% from \$50,000 up until \$300,000
UNITED CHINESE PREMIER PLAN: NEW YORK SERVICE CENTER FOR CHINESE STUDY FELLOWS, INC. Available to J Visa holders from China, South Korea, Japan, Malaysia, Singapore, Indonesia, Philippines, Burma, Vietnam, Cambodia, Laos, Brunei, North Korea, Mongolia, and regions of Hong Kong, Macao and Taiwan. www.uhcsr.com/nyservicecenter NOTE: Make sure to select New York Service Center for Chinese Study Fellows, Inc. when they ask for the ASSOCIATION NAME	Per Month based on Age \$45 (under 30) \$49 (over 30)	Per Month: Spouse (\$116 per child) \$267 (under 30) \$267 (over 30)	\$45 per injury or illness (max \$180/year)	Primary \$300,000 Spouse/Child \$300,000	100% up to \$5,000 80% from \$5,001-\$50,000 100% from \$50,000 up until \$300,000

Definitions

- **Claim** – A written request by the insured for a payment by the insurance company for an incident that occurred while covered under a policy.
- **Co-insurance or Co-payment** – The portion, either a percentage or a fixed dollar amount, of a medical bill that a patient pays.
- **Deductible** – The initial portion of a covered expense, which must be paid by the insured before the insurance policy, pays its part of the expense.
- **Exclusions** – Any condition or expense that the insurance policy will not cover under the terms of the policy.
- **Medical Emergency** – An unexpected injury or sickness that must be treated or further injury or complication will occur.
- **Medical Evacuation** – Transporting the insured to his or her home country for treatment due to medical necessity.
- **Pre-existing Condition** – A condition, injury or sickness that occurred prior to the effective date of coverage.
- **Premium** - The payment for an insurance policy, usually paid periodically, i.e., annually, semi-annually, quarterly or monthly.
- **Repatriation** - to return to the country of origin.
- **Sickness/Illness**- means an ailment, disease, or physical condition of a covered person starting while insured under the policy.