



Sources of Dependent, Supplemental and Short Term Insurance

You must purchase insurance for all accompanying J-2 dependents, as family members of Fulbright Scholars do not receive medical coverage from the U.S. Department of State. You may also wish to purchase supplemental insurance for yourself.

Below is a list of some companies in the United States with health insurance plans that are available to you and your dependents. Some plans offer enrollment and payment via the Internet. It is a good idea to compare thoroughly benefits and prices of at least two plans.

Please note that this list is for informational purposes only, it does not represent any endorsement by the Fulbright Program. To determine if plans are available to meet your needs, contact the insurance provider or check their websites.

Associated Insurance Plans International, Inc.

28085 Ashley Circle
Suite 201
Libertyville, IL 60048-9758
E-mail: office@aipinternational.com
Website: www.aipinternational.com

Atlas Series (for 5 days to 1 year)

- Coverage for 5 days to 12 months
- Ages 14 days to 80+ years
- Overall maximum coverage of \$50,000 to \$1,000,000 per incident
- Medical evacuation covered to \$500,000 maximum lifetime limit
- Repatriation covered to maximum limit
- Deductibles of \$0, \$100, \$250, \$500, \$1000 or \$2500
- Excludes pre-existing conditions and pregnancy
- Option for home country coverage
- Quote available online

Cultural Insurance Services International

River Plaza
9 West Broad Street
Stamford, CT 06902-3788
Tel: (800) 303-8120
Fax: (203) 399-5596
E-mail: cisiwebadmin@culturalinsurance.com
Website: www.culturalinsurance.com

- \$50,000 of medical benefits per injury/illness
- Emergency evacuations and repatriation covered to \$50,000
- \$200 deductible
- Excludes pre-existing conditions



Sources of Dependent, Supplemental and Short Term Insurance

Global Underwriters

3195 Linwood Road
Suite 201
Cincinnati, OH 45208-2902
Tel: (800) 423-8496 or (513) 533-1500 or (513) 533-9800
Fax: (513) 533-1055 or (513) 533-1504
E-mail: webmaster@globalunderwriters.com
website: www.globalunderwriters.com

Diplomat Long term

- Major medical coverage from \$50,000 to \$1,000,000, depending on age
- Repatriation of remains up to \$20,000
- Medical evacuation to home country up to \$300,000
- Deductibles as low as \$50
- Excludes pre-existing conditions

Diplomat America

- Major medical coverage from \$50,000 to \$500,000, depending on age
- Repatriation of remains up to \$20,000
- Medical evacuation up to \$300,000
- Deductibles as low as \$50
- Excludes pre-existing conditions

The Gateway Plans

Marsh Consumer Connexions
Paragon Office Park
P.O. Box 14468
Des Moines, IA 50306-3468
E-mail: gateway@marshpm.com
Website: www.gatewayconnexions.com

Gateway INTERNATIONAL

- For personal and professional travel outside the United States
- Short-term coverage for 15 to 180 days for travel outside the home country/country of residence, except for travel to the United States
- Major medical coverage from \$25,000 to \$100,000
- Deductibles as low as \$100
- Excludes pre-existing conditions

Gateway USA

- Major medical coverage from \$50,000 to \$100,000
- Repatriation of remains up to \$20,000
- Medical Evacuation up to \$50,000
- Deductibles as low as \$150
- Excludes pre-existing conditions



Sources of Dependent, Supplemental and Short Term Insurance

The Harbour Group

66 Remick Boulevard

P.O. Box 998

Springboro, OH 45066-9168

Tel: (937) 885-4200

Fax: (937) 885-5380

E-mail: info@hginsurance.com

Website: www.hginsurance.com

International Student and Scholar Medical Insurance

- \$250,000 of coverage for scholars (for dependent insurance, please contact the company directly)
- Medical evacuation \$50,000
- Repatriation coverage \$50,000
- Deductible as low as \$100
- Online enrollment available
- Does not exclude pregnancy for scholars
- Excludes pre-existing conditions

HTH Worldwide

100 Matsonford Road

One Radnor Corporate Center

Suite 100

Radnor, PA 19087-4566

Tel: (610) 254-8700 or (888) 243-2358

Fax: (610) 293-3529

E-mail: customerservice@hthworldwide.com

Website: www.hthworldwide.com

Global Student USA Preferred

- \$250,000 of coverage per incident (up to \$1,000,000 lifetime policy maximum)
- Medical evacuation \$100,000
- Repatriation coverage \$25,000
- Deductible as low as \$50
- Covers pregnancy
- Online enrollment available
- Dependent coverage not available
- Excludes pre-existing conditions



Sources of Dependent, Supplemental and Short Term Insurance

International Medical Group, Inc.

2960 North Meridian Street
Indianapolis, IN 46202-4715
Tel: (800) 628-4664 or (317) 655-4500
Fax: (317) 655-4505
E-mail: [insurance
Website: \[www\]\(http://www<imglobal.com\)](mailto:insurance<imglobal.com)

Patriot Exchange Program

- Coverage for 10 days to 2 years
- Up to \$1,000,000 coverage per incident
- Medical evacuation up to policy maximum
- Repatriation \$25,000
- \$0-\$2,500 deductible
- \$25,000 accidental death coverage
- Injury and accident coverage
- Worldwide coverage, including up to 2 weeks in home country
- Online quote and enrollment available
- Excludes pre-existing conditions

International Student Organization in America (ISOA)

250 West 49th Street
Suite 806
New York, NY 10019-7422
Tel: (800) 244-1180
Fax: (212) 262-8920
E-mail: mailbox@isoa.org
Website: www.isoa.org

VOYAGER

- Lifetime medical maximum \$100,000
- Medical Evacuation \$50,000
- Repatriation of Remains \$25,000
- Maximum per injury or sickness \$50,000
- Deductible per event \$150
- Co-insurance (up to benefit limits) 100%
- Excludes pre-existing conditions and pregnancy
- AD&D - Accidental Death & Dismemberment \$10,000
- Age limited at 55 years old



Sources of Dependent, Supplemental and Short Term Insurance

VOYAGER Elite

- Lifetime medical maximum \$250,000
- Medical Evacuation \$50,000
- Repatriation of Remains \$25,000
- Maximum per injury or sickness \$150,000
- Deductible per event \$90
- Co-insurance (up to benefit limits) 100%
- Excludes pre-existing conditions and pregnancy
- AD&D - Accidental Death & Dismemberment \$10,000
- Age limited at 55 years old

PSA Financial Center

CMI Insurance Worldwide

1447 York Road

Suite 400

Lutherville, MD 21093

Tel: (410) 821-7766 or (800) 677-7887

Fax: (410) 828-6242

E-mail: information@psafinancial.com

Website: www.cmi-insurance.com

Global Medical USA

- Coverage from 15 days to 12 months
- Medical Evacuation \$100,000
- Repatriation coverage \$25,000
- Deductibles starting at \$250
- Plans with coverage to \$50,000, \$100,000, \$250,000 and \$500,000
- Excludes pre-existing conditions, pregnancy
- Home Country Coverage included
- Online enrollment available
- Worldwide assistance network



Sources of Dependent, Supplemental and Short Term Insurance

Seven Corners, Inc.

303 Congressional Boulevard
Carmel, IN 46032-5631
Tel: (800) 335-0611 or (317) 575-2652
Fax: (317) 575-2659
E-mail: online@sevencorners.com
Website: www.sevencorners.com

Liaison International

- Ages 14 days and over eligible
- \$50,000, \$100,000, \$500,000 or \$1,000,000 medical expense benefit per accident/illness
- Medical evacuation/ repatriation \$300,000
- \$0, \$100, \$250, \$500, \$1,000 or \$2,500 deductible
- Purchase 5 days to 12 months
- Online enrollment available

Travel Insurance Services

2950 Camino Diablo
Suite 300
Walnut Creek, CA 94597- 3991
Tel: (800) 937-1387 or (925) 932-1387
Fax: (925) 932-0442
E-mail: webinfo@travelinsure.com
Website: www.travelinsure.com

Study USA-Health Care

- Age limited at 55 years old
- \$200,000 or \$250,000 medical coverage per incident
- Medical evacuation \$30,000
- Repatriation of remains \$10,000
- Excludes pre-existing conditions and pregnancy
- Online enrollment available

Visit USA-Health Care

- \$50,000 or \$100,000 medical expenses coverage per incident
- Medical evacuation \$50,000 or \$100,000
- Repatriation of remains \$10,000 or \$20,000
- Incidental travel (to Canada, Mexico, U.S. Territories, maximum 14 days) included
- Emergency travelers assistance service included
- Excludes pre-existing conditions and pregnancy
- Online enrollment available



Sources of Dependent, Supplemental and Short Term Insurance

Wallach & Company, Inc.

107 West Federal Street
P.O. Box 480
Middleburg, VA 20118-0480
Tel: (800) 237-6615 or (540) 687-3166
Fax: (540) 687-3172
E-mail: info@wallach.com
Website: www.wallach.com

Health Care International

- Ages 15 days-70 eligible
- \$1,000,000 per accident/illness, includes medical evacuation and repatriation
- \$100, \$500 and \$1,000 deductible
- Travelers assistance services

- Excludes pre-existing conditions
- Covers new pregnancy/maternity up to \$7,500 where expected date of birth is at least 10 months after the mother became covered with this policy
- Home country coverage
- Minimum enrollment length of 6 months
- Online enrollment available
- This policy is not available to residents of the State of Washington

Health Care America

- Age limited from 3 to 70 years old
- \$250,000 per accident/illness, includes medical evacuation and repatriation
- \$100 deductible
- Travelers assistance services
- Excludes pre-existing conditions
- Maximum enrollment length of 90 days