

Health Insurance Plans

All plans listed below meet J-1 visa regulatory requirements of minimum coverage including medical benefits, repatriation of remains, and medical evacuation. For details, check each company's website. We recommend a \$100 or \$250 deductible.

Health Insurance Plan	Monthly Premium	Monthly Premium – Dependents	Deductible	Maximum Benefit	Medical Coverage Percentage
Compass Budget www.compassstudenthealthinsurance.com No maternity coverage.	Per month based on age range: \$38 (19-23) \$56 (24-30) \$87 (31-40) \$2209 (41-50) \$297 (51-64)	Per month spouse (\$76 per child): \$190 (19-23) \$190 (24-30) \$261 (31-40) \$349 (41-50) \$349 (51-64)	\$100 per injury or illness	Primary \$100,000 Spouse/Child \$50,000	Compass Budget pays 80% of your medical bills and you pay 20% of your bills up to \$100,000 or \$50,000 (spouse/child)
Compass Care www.compassstudenthealthinsurance.com Covers maternity costs only if conception occurs after signing up.	Per month based on age range: \$46 (19-23) \$81 (24-30) \$126 (31-40) \$221 (41-50) \$350 (51-64)	Per month spouse (\$94 per child): \$197 (19-23) \$202 (24-30) \$303 (31-40) \$407 (41-50) \$407 (51-64)	\$100 per injury or illness	Primary \$100,000 Spouse/Child \$50,000	Compass Care pays 80% of your medical bills, and you pay 20% of your bills up to \$100,000 or \$50,000 (spouse/child)
Compass Elite www.compassstudenthealthinsurance.com Covers maternity costs only if conception occurs after signing up.	Per month based on age range: \$47 (19-23) \$97 (24-30) \$253 (31-40) \$385 (41-50) \$330 (51-64)	Per month spouse (\$104 per child): \$218 (19-23) \$202 (24-30) \$211 (31-40) \$335 (41-50) \$297 (51-64)	\$100 per injury or illness	Primary \$250,000 Spouse/Child \$50,000	Compass Elite pays 80% of your medical bills, and you pay 20% up to \$10,000. After \$10,000, Compass Elite pays 100% of your bill up to \$250,000 or \$50,000 (spouse/child)
Gateway USA www.gatewayplans.com Minimum length of stay is 5 days. No maternity coverage.	Example: Per month based on a \$100 deductible with \$50,000 maximum benefit: \$44 (20-29) \$59 (30-39) \$88 (40-49) \$128 (50-59) \$161 (60-69) Check website for cost.	Spouse & child can sign up for Gateway USA independently or with J-1 visa holder. Check website for prices.	\$0 \$100 \$250 \$500 per injury or illness	\$50,000 \$100,000 \$500,000 \$1,000,000	Gateway USA pays 80% of your bill and you pay 20% of your bill up to \$5000. Gateway USA pays 100% of your bill after \$5000 up until \$50,000 or \$100,000 (plan maximum that you sign up for).
VISIT Travel & Medical Insurance Program Platinum Plan www.visitinsurance.com Maternity coverage ; however, must be insured with plan at least 30 days prior to conception to receive benefits.	Example: Per month based on a \$100 deductible with \$100,000 maximum benefit: \$95 (19-23) \$197 (24-30) \$306 (31-40) \$390 (41-49) \$548 (50-64) Check website for cost.	Spouse & child can sign up for VISIT Insurance independently or with J-1 visa holder. Check website for prices.	\$100 per injury or illness	\$100,000 \$250,000	VISIT pays 80% of your bill, and you pay 20% of your bill up to \$5000.