



FLORIDA STATE UNIVERSITY
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For post-docs, researchers, and instructors who are not paid by FSU:

- 1) You are not eligible for State of Florida insurance coverage for paid employees, but you are eligible for Healthcare Marketplace plans (exchanges) available at <http://www.healthcare.gov/>.
- 2) If you choose a Healthcare Marketplace insurance plan, it must meet all J visa requirements, including the maximum deductible amount of \$500 per accident or injury and your co-insurance/co-pay can be no more than 25%. Catastrophic and Bronze plans will not meet the J visa requirements. Do not purchase those. Silver, Gold, and Platinum plans may comply, if the deductibles and co-pays are low enough.
- 3) If you choose to enroll in a Marketplace plan, you will also need to purchase separate medical evacuation and repatriation insurance. This is required by J visa regulations, but is not included in health insurance plans. You may purchase this coverage separately by following the [Evacuation and Repatriation](#) instructions and choosing coverage starting on January 1 through the length of your J program. You can choose either level of coverage. Be sure to indicate that the plan is for travel inside the U.S and that you cover yourself and all J-2 dependents. This coverage will cost less than \$50 per person per year. Medical evacuation and repatriation coverage alone does not meet the J visa regulations.
- 4) Ensure that your current insurance coverage extends to December 31, 2013. The Marketplace insurance will not start until January 1.