For post-docs, researchers, and instructors in a long-term program who are paid by FSU for more than 30 hours per week:

1.) You may be eligible for the insurance plans available to State of Florida employees, due to new federal insurance regulations. Anyone who is currently employed should have already received information from People First about how to log-in and choose coverage. Incoming employees will receive more information when they complete their payroll paperwork after arrival in the U.S. (Those coming in short-term programs may not be eligible.)

2.) In order to comply with federal J visa regulations, you may only choose Standard HMO or PPO options. **Health Investor plans do not comply with J visa regulations, because the deductibles are too high.** If you choose a Health Investor plan, you will also need to purchase another insurance policy which meets all J-1 visa requirements for insurance.

3.) If you have J2 dependents in the U.S. now or joining you later, choose the family option now in order to include them in your insurance coverage. You may not be able to add them to your plan at a later time. Only certain events (like marriage or birth) allow dependents to be added outside of open enrollment periods. Employees who will be adding dependents who have no social security numbers will need to contact FSU HR Benefits as soon as possible. They will need the following documentation for any dependents without U.S. federally issued Social Security Numbers – birth certificate, marriage certificate and the proper visa documentation. If the documents are not in English, a certified translation will also need to be provided.

4.) **The J visa regulations also require medical evacuation and repatriation insurance, which is not provided in the State of Florida plans.** You may purchase this coverage separately by following the instructions at [http://www.studentinsurance.fsu.edu/EvacRepat.pdf](http://www.studentinsurance.fsu.edu/EvacRepat.pdf) and choosing one year of coverage starting January 1. You can choose either level of coverage. Be sure to indicate that the plan is for travel inside the U.S. Be sure that you cover yourself and all J-2 dependents. This coverage will cost less than $50 per person per year.
5.) Ensure that your current insurance coverage extends to December 31, 2013. The State of Florida insurance will not start until January 1. Incoming scholars paid by FSU should purchase at least 60 days of travel medical insurance which meets the J visa requirements, in order to cover the gap between the time you enroll in the plan and the coverage start date.

6.) Enrollment in the State of Florida insurance plan is not automatic. You must log-in to People First and choose a Standard HMO or PPO policy. You must also enroll for separate medical evacuation and repatriation coverage. No one in your department, the CGE, the Health Center, Human Resources, or Payroll will enroll you in insurance coverage.