For postdoctoral, research, and instructor employees who are not paid by FSU:

1. Unpaid employees at FSU are not eligible to participate in State of Florida insurance options. Comprehensive insurance coverage is available to purchase through the [FSU Health Center](#) and can be obtained through the government [Healthcare Marketplace exchange](#).

2. Healthcare Marketplace insurance plans and FSU Health Center plans 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 are not compliant with J visa requirements and are not recommended. Silver, Gold, and Platinum plans comply only if the deductibles and copayments are low enough.

   J Visa insurance requirements can be reviewed at the [Center for Global Engagement’s website](#).

3. The J visa regulations require medical evacuation and repatriation insurance, which is not included in Healthcare Marketplace policies or the FSU Health Center plans. This coverage can be purchased separately and elected for one year of coverage starting January 1. Be sure to indicate that the plan is for travel inside the United States and that coverage is applied to all J-2 dependents.

   Medical evacuation and repatriation coverage alone does not meet the J visa regulations.

4. Ensure that your current insurance coverage extends to December 31\textsuperscript{st}. Insurance purchased through the Healthcare Marketplace insurance will not start until January 1.