Academic Training (AT) is temporary authorization for work or practical experience that is available to J-1 Exchange Visitor students. AT was established to allow students to gain practical experience aligned with the educational objectives of their degree field pursuant to 22 C.F.R. § 62.23(f). All J-1 students who wish to gain practical experience off campus in a paid or unpaid position must have proper authorization from an OISS office, and show proof of health insurance coverage before starting. Students are permitted to have multiple, overlapping segments of AT.

Academic Training for undergraduate students and other pre-doctoral level students may not exceed 18 months. The 18-month count is cumulative and includes any AT that occurred during the program of study. In addition, time spent doing “part-time” AT during the course of study is deducted from the 18-month total at the full-time rate, and is not prorated. A student may not be granted Academic Training for a period longer than the program of study. For example: a student whose full course of study lasted 12 months would be eligible for a maximum of 12 months of Academic Training. J-1’s engaged in post-doctoral training might be eligible to receive up to 36 months - two different approvals of 18 months at a time of Academic Training. [22 C.F.R. § 62.23(f)(4)].

NOTE: AT must be authorized in SEVIS by an OISS advisor before a student begins work or practicum. Students will receive a new DS-2019 with the AT authorization noted on the first page but should keep all previous DS-2019s in a safe place. AT authorization cannot be backdated. Working (even unpaid) off campus before receiving AT authorization is a violation of one’s J-1 status and may result in the termination of one’s immigration status.

STEPS TO OBTAIN AT AUTHORIZATION

1. Obtain a job offer letter from your employer written on official letterhead indicating:
   - brief statement of the job,
   - beginning and ending dates of engagement (the start date must be in the future—the latest your start date can be is 30 days after your J-1 completion date),
   - number of hours per week,
   - job location (street address, city, state, zip code)

2. Your academic advisor must complete Section 3 of this handout with the academic justification for work/practicum. Please note that the dates on this form from your advisor should match the dates provided by your offer letter.

3. Submit a copy of your health insurance.

4. Call OISS at 713-348-6095 to schedule an appointment to see an OISS advisor before the intended start date of the AT (at least one week in advance) to submit the above documentation. Please also bring a copy of your health insurance to the meeting. You cannot apply for AT after your completion date.

5. Any change of AT employment requires a repeat of Steps 1 – 4.

*Please note that J-1 students on post-completion Academic Training are still required to maintain their health insurance and provide proof to OISS. If you have any questions, please refer them to oiss@rice.edu.
J-1 Academic Training Authorization

To be completed by STUDENT

Name: ____________________________________ Major Field: __________________________

Degree Level: _____ Bachelor’s _____ Master’s _____ Doctorate _____ Exchange

Company Name: _____________________________________________________________

Company Address: ___________________________________________________________

Name of Supervisor: __________________________________________________________

Requested AT Start Date*: ___________________ End Date: ___________________ Hours per week: ______

*For post-completion AT, the start date cannot begin more than 30 days after your completion date

Attestation

- I understand that I can only work during the period authorized as Academic Training on my DS-2019
- I understand that I must obtain authorization before beginning Academic Training.
- I understand that I must maintain health insurance during my Academic Training period.

Student: ________________________________ __________________

Signature Date

The above student is planning to apply for Academic Training (AT) authorization. AT allows international students in J-1 visa status to work and gain practical experience for up to 18 months (pre-doctoral students) or possibly up to 36 months (post-doctoral students) in a field directly related to their Rice studies [22 C.F.R. § 62.23(f)(4)]. In order to process immigration paperwork for this student’s AT authorization, we need to know the academic objective(s) and his/her completion date.

What should the completion date be?

- For 1) all undergraduates, 2) exchange students, and 3) graduate students in a non-thesis degree program, the completion date will typically be the end of the final semester, mid-December or mid-May depending on semester of graduation.
- For graduate students completing a thesis, the completion date may be one of the following: 1) Thesis defense date, 2) thesis submission date, 3) commencement/last day of final semester. Students who wish to have a completion date during the semester following oral defense should note that they will be required to register for research hours. Since the selection of a completion date can depend on a variety of factors, students are encouraged to meet one-on-one with an OISS advisor to develop an AT timeline and strategy.

Please check one of the following and fill in the appropriate date:

- **Post-Completion AT**
The student is expected to complete all degree requirements on ___________________________.

- **Pre-Completion AT**
The student will complete all coursework on ___________________________ and will be enrolled full time until that date. I have no objection to the student beginning full-time AT employment before the date of graduation.

I attest that the following academic objectives will be met by the AT: __________________________________
_________________________________________________________________________________________
_________________________________________________________________________________________

Academic Advisor: ___________________________ ___________________________ ________________

Printed Name Signature Date

To be completed by ACADEMIC ADVISOR

For OISS Use Only
OISS Authorization: [ ] Yes [ ] No
Approved by: __________________ Date: __________________

To be completed by STUDENT

For Online Use Only
OISS Authorization: [ ] Yes [ ] No
Approved by: __________________ Date: __________________
As of September 1, 1994, every person in J-1 or J-2 status is required to maintain a government-mandated minimum level of health insurance for the full duration of their stay in J status. Government regulations stipulate that if J-1 students willfully fail to maintain the required level of health insurance, their participation in the J-1 program will be subject to termination.

Rationale:
In the United States it is unwise not to have adequate health insurance. Not only does having health insurance permit access to better and more timely health care, but it also provides the only protection against the potentially enormous cost of medical services. Since a single day of hospitalization and medical treatment can cost thousands of dollars, many hospitals and doctors refuse to treat uninsured patients except in life-threatening emergencies. As a result, most Americans rely on health insurance to make sure that they will receive the care they need, when they need it. Unfortunately, although in many countries the government bears the expense of health care for its residents, individuals and families in the United States are responsible for the costs themselves.

Minimum requirements under J regulations**:
- Medical benefits of at least $100,000 for each accident or illness (a higher benefit is better)
- Medical evacuation in the amount of $50,000, should you need to be sent home on the advice of a doctor
- Repatriation of remains in the amount of $25,000, should you die while in the U.S.
- Coverage must include the semester for which you are at Rice University
- Minimum 75% coverage for each accident or illness
- Maximum deductible of $500 per condition per plan year
- A pre-existing “wait period” limitation of no more than six months
- The policy must be backed by the full faith and credit of home country government (for those covered by their home country's national insurance plan), or the company providing the insurance must meet minimum rating requirements established by the U.S. government (an A.M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above, a Standard & Poor's Claims-paying Ability rating of "A-" or above, or a Research, Inc. rating of B+ or above). Policy must be in English
- All exchange visitors and any accompanying dependents may also be subject to the requirements of the Affordable Care Act (22 CFR 62.14(a))
- Policy must be in English

**NOTE: Minimum requirements, by law, must be met for all J visa holders.

Important: At the time of requesting your academic training authorization you will be required to show proof of health insurance for you and your family. Failure to maintain adequate health insurance can, by law, result in the termination of your J-1 status.

Considerations in choosing a plan include:
1. The reliability of the company. Plans offered should be from reliable companies. Plans should be checked out with someone who is familiar with that company. The recommendation from the person selling the insurance is not always sufficient in order to make a good decision as to which policy to buy. Companies vary in their level of service to customers, how promptly they pay claims, and if they pay the full amount expected by their policy holders.

2. Deductible amounts. Most insurance policies require their holders to pay part of their health expenses themselves (called the deductible) before the company pays anything. Under some policies the deductible is a yearly figure, and the holders must pay up to that amount only once each year. Under other plans, the deductible must be paid each time there is an illness or injury. The J regulations require that you select a policy where the deductible is no more than $500 per accident or illness, but many policies offer a lower, more advantageous one. In choosing insurance, think carefully about how much you can afford to pay out of your own pocket each time you are sick or injured, and weigh the deductible against the premium before you decide.

3. Co-insurance. Usually an insurance policy only pays a percentage of the medical expenses, even after the deductible is paid. The policy might pay 80%, for example, and the remaining 20% (which holders still have to pay) is called the co-insurance. For example: $3,000 in medical expenses covered by a policy with a $400 deductible and a 20% co-insurance would cover $2,080 of your expenses and require you to pay $400 in deductible and $520 in co-insurance. The J regulations require that insurance policy you choose must pay at least 75% of covered medical expenses.
4. **Life/per-occurrence maximums.** Many insurance policies limit the amount they will pay for any single individual’s medical bills or for any specific illness or injury. Exchange Visitors must have insurance no lower than $100,000 for each specific illness or injury, which may be enough for most conditions. Major illnesses, however, can cost the patient several times that amount.

5. **Benefit periods.** Some insurance policies limit the amount of time they will go on paying for each illness or injury. In that case, after the benefit period for a condition has expired, the policy holders must pay the full cost of continuing treatment of the illness, even if they are still insured by the company. A policy with a long benefit period provides the best coverage.

6. **Exclusions.** Most insurance policies exclude coverage for certain conditions. *The J regulations require that if a particular activity is part of your Exchange Visitor program, your insurance must cover injuries resulting from your participation in that activity.* For example, if a person comes to the U.S. to conduct chemical experiments, s/he would have to be covered for laboratory accidents. Finally most insurance companies do not pay for treatment of what they consider to be **pre-existing conditions.** That is, if the policy holder was previously diagnosed and/or treated for a problem before purchasing the insurance, the new insurance policy will not pay for continued treatment of that problem.

**Cost:**

With the broad range of choices, the actual cost for health care in the United States cannot be measured. Much depends on the level of insurance coverage, the number of times the policy holder visits the doctor and/or hospital during his/her stay here. For the basic policies displayed in the OISS, there is an average monthly cost of $100 for the individual, with an additional $320-$500 per month to include coverage for the spouse and/or children. **Be sure to include cost estimates for health insurance in planning your budget for your expenses during your stay in the U.S.**

Read the policy information carefully, and don’t be afraid to ask questions before purchasing a policy. Insurance agents make their living from selling insurance policies to individuals and groups. If purchasing a policy through an insurance agent, feel free to ask questions and take the time to learn about and understand several choices before making a decision. Don’t sign anything if you are uncertain or confused. Consult a knowledgeable friend, your academic department, or the OISS for help.

As with any insurance plan, please be sure to not only meet the minimums required by the J-1 Exchange Visitor visa, but only purchase insurance from a reputable company that will be there to assist you should you need to use your insurance.

**Additional Resources:**

- [Helpful Tips for Using Health Insurance](#)
- [Understanding Health Insurance in the US (video)](#)
- [Chinese Medical Terminology Dictionary](#) - This medical terminology handbook has been created to assist you when you go to the doctor in the U.S. This terminology handbook was designed to translate the most common symptoms and complaints in both Chinese and English, to assist the patient - doctor communication. Please feel free to print out a copy to take with you to the doctor.
- [Spanish Medical terminology dictionary](#)
J-1 students and scholars who would like to add dependents (spouse or children) to their records as J-2 visa holders must fill out this form and provide the following for each dependent: 1) copy of passport ID page, 2) proof of relationship (i.e. marriage certificate or birth certificate), 3) proof of funding of $4860 per spouse per year, and $1900 per child per year, 4) Dependent email address.

PLEASE NOTE:
- Only your spouse or children qualify for J-2 status. [22 C.F.R. § 62.2]
- All other family members or friends must apply for the visa appropriate for their visit.
- J-2s must have health insurance that meets Department of State requirements [22 C.F.R. § 62.14]
- J-2s are eligible to apply for work authorization through USCIS. [8 C.F.R. § 274a.12(c)(5)]
- For more information, please consult an OISS advisor.
- J-2s are allowed to attend school. For more information, please consult an OISS advisor.

Gaining J-2 Status
Issuance of the DS-2019 for your dependent does not give your dependent J-2 status in the United States. There are two ways for your dependent to obtain J-2 status: 1) apply for a J-2 visa at a U.S. Consulate abroad and enter the U.S. on their J-2 status or, 2) apply for change of status to J-2 by mail within the United States, if they are already in the country under a different visa status.

1) Applying for a J-2 Visa at a U.S. Consulate Abroad
If your dependents are not in the United States, you must mail the new DS-2019, financial documentation, and supporting documents (i.e. proof of relationship, your offer letter, etc.) to your dependent abroad so that they may apply for a J-2 visa at a U.S. Consulate. Dependents do not need to pay the SEVIS fee.

Mail the following to your dependent:
- Original DS-2019 for each dependent
- Financial documentation
- Proof of relationship (i.e. marriage certificate, birth certificate, adoption certificate)
- Copy of your Passport, J-1 visa, and I-94 card or printout
- Copy of your DS-2019
- Copy of your SEVIS fee payment receipt
- Copy of your offer letter from Rice (scholars) or academic transcripts from ESTHER (students)
- OISS supporting letter for J-2 visa interview

After your dependent is approved for a J-2 visa, they may enter the United States in J-2 status using their DS-2019. They will be given a stamp at the port of entry which should say J-2 D/S. J-2 dependents are strongly encouraged to attend an OISS check-in appointment, and you should provide OISS with copies of the DS-2019s, visa stamps, printed I-94, and proof of health insurance of any dependents that arrive on a Rice DS-2019.

2) Applying for Change of Status within the United States
Your dependent may apply for a change of status within the United States by submitting an application to the USCIS after obtaining a DS-2019 from OISS. To be eligible to apply for a change of status, your dependent must be in valid non-immigrant status and the application for change of status must be received by USCIS prior to the end date of their current non-immigrant status. Your dependent should not travel outside of the U.S. while a change of status is pending.

Submit the following documents to the USCIS:
- Completed I-539 form: [http://www.uscis.gov/i-539](http://www.uscis.gov/i-539)
- Check for $290 (fee subject to change) made payable to U.S. Department of Homeland Security
- Cover letter explaining the circumstances leading to the need for a change of status
- Original DS-2019 issued to dependent for J-2 status
- Financial documentation
- Proof of relationship (i.e. marriage certificate, birth certificate, adoption certificate)
- Photocopy of dependent’s passport (biographic pages, current visa stamp, passport expiration date)
- Photocopy of J-1 scholar’s or student’s passport (biographic pages, J-1 visa stamp, I-94 card or printout) & DS-2019 form
- Dependent’s original I-94 card if they have one

The address for USCIS is located in the instructions for the I-539 at www.uscis.gov.
1) **Understand your health insurance policy terminology**
   - **Premium** = the amount that you pay to purchase your insurance coverage
   - **Deductible** = the amount that you must pay before the insurance company starts to pay.
   - **Co-payment/Co-insurance** = the percentage that you must pay after the deductible is paid.
     - **Example:** If your deductible is $100, your co-insurance amount is 10%, and your total medical bill is $2000. You will be responsible for $290 ($100 deductible + 10% of the remaining $1900).

2) **Be prepared:**
   - **Carry your insurance ID card/information with you.**
   - **Learn the details of your insurance plan by looking at the explanation of benefits, so you best understand how to use your policy.**
   - **Know the name and location of network providers/hospitals near your home or workplace**
   - **Do your best to live a healthy lifestyle to minimize your chances of illness or injury that may require medical treatment while you are studying in the United States.**

3) **Seeking medical care:**
   - **Normal sickness or illness** = contact your chosen primary care physician (PCP) office
   - **Minor emergencies or if your PCP office is closed** = Go to urgent care centers
   - **Major emergencies** = Go to emergency room
   - **Life-threatening emergency** = Dial 911 for an ambulance to be sent to your location.

4) **Paying your medical bills**
   - **A claim must be filed with your insurance company to get the process started.** The hospital/clinic may offer this service or you may need to contact your insurance company for assistance in filing a claim.
   - **Remember,** your insurance will pay a portion of your expenses. **Any remaining expenses are your responsibility to pay to the doctor/hospital/medical care provider.**

5) **Getting assistance with your particular insurance questions**
   - **Contact your insurance company directly**
   - **Contact your Human Resources (HR) department if your coverage offered by your company**
   - **OISS is also available to provide guidance on how to resolve insurance issues.**