



MAKING ARRANGEMENTS FOR YOUR FAMILY

If you are eligible to bring your family to the United States, you may be thinking about having them join you. The cost of living for a family in the United States can be very expensive; therefore, read the following information carefully **before** you make your decision.

Your Fulbright monthly living allowance (what we call your “maintenance”) will not be adequate to cover your family’s expenses. Your maintenance is intended to cover food and rent for you alone. It is not intended to buy things, such as a car, clothing, furnishings, etc., for you, and it is not intended to support more than one person. **If you try to support your family on your Fulbright funds, you will find it extremely difficult, if not impossible.** All financial support for your family will have to be paid from your personal funds.

You should not plan on sending any portion of your grant funds home for your family’s support. The cost of living in the United States is high, and your monthly maintenance allowance will only minimally cover your own expenses during the period of your Fulbright grant.

If you plan to have your family join you in the United States, AMIDEAST recommends that you arrange for your family to arrive only after you have completed your first semester at your new university. This time period will give you time to locate appropriate housing and to get used to your new schedule and environment.

If your family plans to join you after your arrival in the United States, you must do the following in order for you to receive the proper documents for their visas:

- Notify AMIDEAST in Washington, D.C./binational Fulbright Commission in your home country and the international student advisor at your American institution.
- Provide proof to AMIDEAST that you have purchased or will purchase adequate health insurance for your family during their stay in the United States.
- Show proof to AMIDEAST that you have made sufficient financial arrangements to support your family in the United States.

This financial proof must consist of bank statements for at least the two consecutive months prior to your request for a DS-2019 form for your dependents. You must be able to indicate that you can provide \$475 per month for your spouse and \$300 per month per child for the length of time remaining on your Fulbright Program.

However, if you plan to have your family travel with you to the United States before applying for your family’s visas, you will be asked to:

- Notify the AMIDEAST office or binational Fulbright Commission in your country of this decision.
- Provide proof to AMIDEAST/Fulbright Commission and the U.S. Consulate that you have purchased or will purchase adequate health insurance for your family during their stay in the United States.
- Show proof to AMIDEAST/Fulbright Commission that you have made sufficient financial arrangements to support your family in the United States, consisting of bank statements for at least the two months prior to your request for a DS-2019 form for your dependents. You must be able to indicate that you can provide \$475 per month for your spouse and \$300 per month per child for the length of time remaining on your Fulbright Program.

Example: A grantee funded for a two-year program who wishes to bring a spouse and two children must show proof of savings of at least \$25,800.00.

1 spouse x \$475 x 24 months	=	\$11,400.00
2 children x \$300 x 24 months	=	\$14,400.00
TOTAL	=	\$25,800.00

If any of your dependents plan to attend school in the United States, you must bring their academic records, birth certificates (or other proof of age), and medical immunization records with you.

Please keep in mind that you will need sufficient funds to purchase return travel tickets for your dependents. While your dependents do not need to abide by the Fly America act, you do. Thus, if you plan to travel together, you should be prepared to pay for airline tickets that reflect the cost of tickets that are in compliance with your grant.

Your Family's Visas and J-2 Immigration Status

Spouses and unmarried children under the age of 21 are eligible to apply for J-2 dependent visas. There is no guarantee, however, that the U.S. Consulate will grant J-2 visas to your dependents.

To obtain J-2 visas for your dependents, you must prove that you have made all the necessary financial arrangements to support them in the United States, including obtaining medical insurance for them.

If you need J-2 visas for dependents who will be traveling to the United States with you, ask your AMIDEAST advisor in your home country for a J-2 Dependent DS-2019. This DS-2019 will list your dependents' names, relationships to you, dates and places of birth, and nationalities. You should attach these DS-2019 forms to your DS-2019 when you submit it to the U.S. Consulate in your home country for processing.

If you need J-2 visas for dependents who will be traveling to the United States separately from you, ask your AMIDEAST advisor in Washington, D.C., for a J-2 Dependent DS-2019 after you are settled in the United States. The J-2 Dependent DS-2019 will list your dependents' names, relationships to you, dates and places of birth, and nationalities. Your dependents should present the DS-2019 when they submit it to the U.S. Consulate in your home country for processing.

Once J-2 dependents are in the United States, they may apply to the United States Citizenship and Immigration Services (USCIS) for permission to work. However, jobs are difficult to secure, and obtaining USCIS permission is becoming more difficult. You should not count on your dependents being able to support themselves from their earnings.

- **Submit copies of your J-2 dependents' DS-2019, I-94 and passports to AMIDEAST after they arrive in the U.S.**
- **As holders of J-2 visas, your dependents are obligated to fulfill the same two-year home residency requirement upon the completion of your program.**

Your Family's Accident and Sickness Coverage

As an Exchange Visitor in the United States, you must carry accident and sickness coverage for yourself and your J-2 dependents for the full duration of your Exchange Visitor program. Your Fulbright grant provides you with coverage through the Accident and Sickness Program for Exchanges [ASPE] policy, but your dependents **cannot** be covered by this policy. You will need to send AMIDEAST proof that your dependents have adequate medical insurance coverage that will take effect as soon as they arrive in the United States. Their coverage must meet the same levels that the U.S. government has established for your own coverage as outlined below. **U.S. government regulations stipulate that if you willfully fail to carry health insurance for yourself and your dependents, AMIDEAST must terminate your program and report the termination to the United States Department of State.**

These regulations are in effect because it is dangerous to be in the United States without adequate health insurance. While many foreign governments bear the expense of health care for their citizens and sometimes even for visitors, individuals and families in the United States are responsible for these costs themselves. 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. Insurance gives you access to better and more timely health care, and provides the only protection against the enormous costs of health care in this country.

[The paragraphs above were adapted from a brochure written by NAFSA: The Association of International Educators.]

Although prices for different insurance plans can vary widely, you should expect to pay at least an additional \$100 per month for **each** dependent you insure. Many insurance programs will require you, in addition to your dependents, to enroll in order to gain

coverage for your dependents. If this arrangement is required, the insurance you purchase yourself becomes your primary insurance policy, and the ASPE policy becomes your secondary policy.

Please contact your AMIDEAST advisor and/or the international student advisor at your university for information regarding insurance policies that you can purchase for your dependents. It is strongly encouraged that male grantees seek an insurance policy that includes maternity coverage for their wives. If you have any questions about this regulation, please contact your AMIDEAST advisor.

Health Insurance Requirements for J Visa Holders

As a Fulbright grantee, you will be covered by the Accident and Sickness Program for Exchanges (ASPE). For your J-2 dependents, however, you must maintain coverage that meets the federal government requirements. If you choose to purchase health insurance coverage through your university, you must make sure that the insurance meets the minimum requirements listed below, including maternity, repatriation, and medical evacuation. If the university-provided health insurance does not meet all the requirements, you will have to purchase supplemental insurance from an agency that provides insurance for international visitors and their dependents. The information below outlines the minimum provisions for health insurance coverage as required by the J visa regulations:

Reliability: The company providing the insurance must meet minimum requirements established by the U.S. Department of State: A.M. Best rating of "A-" or above, Insurance Solvency International, Ltd. (ISI) rating of "A-i" or above, Standard & Poor's Claims-paying Ability rating of "A-" or above, or Weiss Research, Inc. rating of "B-" or above.

Specific Limits/Lifetime vs. Per-occurrence Maximums: The policy must provide medical benefits of at least \$50,000 for each accident or illness (i.e., the maximum set cannot be lower than \$50,000).

Deductibles: J regulations limit the deductible (your part of the cost of health expenses) to a maximum of \$500 per accident or illness.

Co-insurance: The insurance company is required to pay at least 75% of covered medical expenses.

Benefit Period: The policy may establish a waiting period before it covers pre-existing conditions (health problems you had before you bought the insurance), as long as the waiting period is reasonable by current standards in the insurance industry. The waiting period for coverage of pre-existing conditions is usually one year.

Exclusions: Most insurance policies exclude coverage for certain conditions. The J regulations require that if a particular activity is part of your program, your insurance must cover injuries resulting from your participation in that activity.

Repatriation: If you should die in the United States, the policy must provide at least \$7,500 in benefits to send your remains to your home country for burial.

Medical Evacuation: If, because of a serious illness or injury, you must be sent home on the advice of a doctor, the policy must pay up to \$10,000 for the expenses of your travel.