

J Health Insurance Quick Reference

You are eligible for and choose a Washington University-sponsored benefits plan:

If your department has confirmed that you are eligible for a Washington University health plan through your University benefits, you will need to purchase both a J compliant plan and the HTH Worldwide plan for medical evacuation/repatriation.

1. Review your options for WUSTL coverage. Be aware that you must enroll in a J compliant plan. The following plans meet most of the J requirements (see below):

- Excel PPO Plan
- HMO/EPO Plan
- POS Plan

Note that high deductible and basic plans do not meet the J requirements.

Here are links to information about the employee plans:

- <http://hr.wustl.edu/benefits/Pages/default.aspx>
- <http://hr.med.wustl.edu/Benefits/PostdoctoralAppointees/Pages/MonthlyHealthDentalPremiums.aspx>

2. Sign up for the WUSTL benefits within the first 30 days of beginning your employment. Coverage will start on the 1st of the month, so if you do not begin employment on the first of the month, you must purchase other J compliant coverage for the interim period before your WUSTL coverage begins.
3. Enroll in the HTH Worldwide plan for medical evacuation and repatriation. To enroll, please go to <https://www.hthstudents.com/> and enter the WU J group plan access code (kzc-38035) in the Enroll box and submit.
 - Coverage can be purchased monthly for up to one year. You may pay with a credit card online or print out the enrollment form and send it with your check to HTH Worldwide.
4. Complete the J Health Insurance Acknowledgement Form and upload it to the International Scholar Dossier system at <https://wuscholars.wustl.edu/login.aspx>

You are not eligible for a Washington University-sponsored plan *OR* You choose to enroll in a plan through an outside vendor:

1. Complete the J Health Insurance Acknowledgement Form.
2. Have the insurance carrier complete the J Health Insurance Verification Form.
3. Upload both signed forms to the International Scholar Dossier system at <https://wuscholars.wustl.edu/login.aspx>