

# International Employee Benefits Enrollment



**Requirements for Enrollment and Visa Compliance**



# International Employee Benefits Enrollment



International employees on a work visa in the United States are eligible for benefits and have the right to have coverage outside of NMPSIA as required for their Visas.



Erisa Administrative Services, Inc.



# International Employee Benefits Enrollment

International employees can enroll in NMPSIA benefits as a new hire, during open/switch enrollment period, or a qualifying event such as an involuntary loss of coverage.



**EASI**

Erisa Administrative Services, Inc.

# International Employee Benefits Enrollment



The Qualifying Event to add family member(s) joining the employee is **“when the family member(s) enter the U.S.”**.



# International Employee Benefits Enrollment Requirements for Enrollment and Visa Compliance

All members require a Social Security Number \*(SSN) or Individual Tax Identification Number \*(ITIN) to continue NMPSIA coverage.



\*SSN or \*ITIN will be collected the following May after initial enrollment.

*Note: If employee's SSN or ITIN has not been received by the time benefits are scheduled to start, a temporary ID number will be provided by the NMPSIA Benefits Administrator.*



# International Employee Benefits Enrollment Requirements for Enrollment and Visa Compliance

An international employee must also provide a copy of their passport or work visa.





# International Employee Benefits Enrollment Requirements for Enrollment and Visa Compliance

In accordance with the U.S. Department of State's Bureau of Educational and Cultural Affairs' (ECA) regulations for exchange visitors, all participants must have health and accident insurance in effect for the duration of their stay in the United States. This insurance coverage must include:

- Medical benefits of at least \$100,000 per accident or illness
- Individual deductibles not to exceed \$500 per accident or illness





# International Employee Benefits Enrollment Requirements for Enrollment and Visa Compliance

## Cultural Vistas Insurance Certification

Deductibles not to exceed \$500

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Cultural Vistas

Contact: Caroline Gillam  
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202-545-6786

Cultural Vistas Insurance Certification

In accordance with the U.S. Department of State's Bureau of Educational and Cultural Affairs' (ECA) regulations for exchange visitors, Cultural Vistas requires that all participants have health and accident insurance in effect for the duration of their stay in the United States. This insurance coverage must include:

(1) Medical benefits of at least \$100,000 per accident or illness;

(2) Deductibles not to exceed \$500 per accident or illness.

(3) Repatriation of remains in the amount of 225,000; (can be provided by CV)

(4) Expenses associated with the medical evacuation of exchange visitors to his or her home country in the amount of \$50,000 (can be provided by CV)

Insurance policies secured to fulfill the requirements of this section:

(1) May require a waiting period for pre-existing conditions that is reasonable as determined by current industry standards;

(2) May include provisions for co-insurance under the terms of which the exchange visitor may be required to pay up to 25% of the covered benefits per accident or illness; and

(3) Must not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.

The insurance policy must also be Underwritten by an insurance corporation having an A.M. Best rating of "A-" or above; a McGraw Hill Financial/Standard & Poor's Claims-paying Ability rating of "A-" or above; a Weiss Research, Inc. rating of "B+" or above; a Fitch Ratings, Inc. rating of "A-" or above; or a Moody's Investor Services rating of "A3" or above. For full details please reference (22 CFR Part 62).

This section to be completed by the insuring company, broker or school official responsible for enrollments.  
DO NOT EDIT THIS FORM

Name(s) of ALL Insured: \_\_\_\_\_

Dates of Coverage: Start: \_\_\_\_\_ End: \_\_\_\_\_  Continuous with active employment

Insuring Company: \_\_\_\_\_

Policy Number: \_\_\_\_\_

Is this an employer provided policy?  YES  NO

I hereby certify that:

(1) the above person(s) is enrolled in an illness and accident insurance policy to cover the period above in the United States; and

(2) the coverage meets ALL the requirements listed on page 1 as per 22 CFR Part 62 of the U.S. Code of Federal Regulations; and

(3) includes coverage for COVID-19 and

(4)  **includes** the medical evacuation and repatriation coverage OR  **excludes** the medical evacuation and repatriation coverage (which will be provided by Cultural Vistas).

Your signature certifies ALL the above are met by the stated policy. If not, do not sign.

Signature: \_\_\_\_\_ Title: \_\_\_\_\_

Name: \_\_\_\_\_ Date: \_\_\_\_\_

This section to be completed by the participant.

I hereby certify that:

I have obtained insurance per above for the dates listed for myself and my dependents (if applicable) named above.

I understand that I and my dependents may be subject to the Patient Protection and Affordable Care Act (PPACA), details of which can be found at: <http://www.healthcare.gov/law/>.

I understand that if the policy referenced above is not compliant with the Patient Protection and Affordable Care Act (PPACA), I may be subject to penalty.

If my host school is deducting insurance fees from my wage through payroll deductions, I certify I have given consent for them to do so.

Cultural Vistas and its affiliates bear no liability for insurance coverage, or for any financial liabilities incurred due to lack of sufficient coverage.

Cultural Vistas will terminate visa sponsorship if coverage is not maintained for the duration of the insured's stay in the United States.

J-1 Name: \_\_\_\_\_

(J-2 should not sign. The J-1 is responsible for his or her dependents)

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Choice to Exclude the medical evacuation and repatriation coverage (which will be provided by Cultural Vistas)







# International Employee Benefits Enrollment Requirements for Enrollment and Visa Compliance

The NMPSIA **BCBS EPO** plan is the closest plan that meets the international employee Visa requirements without the “**Emergency Medical Evacuation/Repatriation coverage**” as required by companies like Cultural Vistas.

The employer will complete the Cultural Vistas form with the **BCBS EPO** coverage and **MUST check the box** “**excludes the Medical Evacuation and Repatriation coverage**”.

International employees may **switch** medical plans to the **BCBS EPO** plan (only if currently enrolled in a NMPSIA medical plan) to meet the Visa minimum requirements.





New Mexico  
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# Q&A

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