LOUISIANA STATE UNIVERSITY SYSTEM HEALTH SCIENCES CENTER NEW ORLEANS J-1 EXCHANGE – VISITOR (NON-STUDENT) PRE ARRIVAL INFORMATION AND APPLICATION KIT



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INSTRUCTIONS FOR COMPLETING J APPLICATION KIT

- 1. Fill in all blanks. If something does not apply to you, write N/A in the blank so it is clear you have not inadvertently skipped the item.
- 2. Pay special attention to pages that require your signature. This means you must print the page, sign it, then scan and return the signed copy by email to your department contact. *If you would like to utilize digital signatures, you must use Adobe Reader; the signature fields will not populate in a web browser.*
- 3. Pay attention to the documents that you are required to provide. These items requiring additional documentation are marked with a * to indicate that you must provide the documents requested.

J-1 EXCHANGE VISITOR APPLICATION DATA SHEET

The Department of State's Exchange Visitor Program promotes mutual understanding between the people of the United States and the people of other countries by educational and cultural exchanges. Employment with their program sponsor is permissible for all J-1 status holders, but employment is not the true purpose of the Exchange Visitor Program. More details on the Exchange Visitor Program can be found at the J-1 Visa webpage.

NAME:(LAST,First,Middle)		
SOCIAL SECURITY NUMBER	t:	
STREET ADDRESS:		
CITY	STATE/PROVINCE	ZIP CODE:
EMAIL:		
U.S. TELEPHONE: (must be pro	ovided at arrival if currently outside U.S.):	
SEX: Male Female DA	ATE OF BIRTH: (mm/dd/yy)	
PLACE OF BIRTH City:	Country:	
CITIZEN OF:		
LEGAL PERMANENT RESIDE	ENT OF:	
CURRENT RESIDENT OF:		
CURRENT OCCUPATIONAL	POSITION:	
HIGHEST DEGREE*	PRIMARY FIELD OF STUDY:	
If currently in the United States:	Check here if not currently in the	he U.S.
CURRENT NON-IMMIGRANT	STATUS:	
I-94 No.		
EXPIRATION DATE:		

LIST PREVIOUS DATES OF UNITED STATES VISITS AND STATUS HELD (add more as needed) *Submit copies of all U.S. related entry visas, I-94 cards, I-20s, DS-2019s as available/applicable. Entry Date: Exit Date: Status: Status: Exit Date: Entry Date: Entry Date: Exit Date: Status: LSU HSC New Orleans POSITION APPLIED FOR: LSU HSC New Orleans FACULTY SPONSOR: FAMILY INFORMATION: (For family members who will also apply for J-2 status. Only legal spouses and children under the age of 21 are eligible for J dependent status.) *Provide passport information page, current immigration documentation if in the U.S. and documentation of relationship (marriage license/birth certificate, translated if necessary) for each dependent. Full Name(LAST, First Middle) Relationship Date of Birth Place of Birth(City, Country) Citizenship Email Address (required for all persons age 18 and older): Has this dependent ever been present in the U.S. J-1 or J-2 status? YES NO If yes, provide dates on most recent DS-2019/IAP-66: Begin Date: End Date: *Must attach copy of all previous DS-2019 or IAP-66 forms. Full Name(LAST, First Middle) Relationship Date of Birth Place of Birth(City, Country) Citizenship Email Address (required for all persons age 18 and older): Has this dependent ever been present in the U.S. in J-1 or J-2 status? YES NO If yes, provide dates on most recent DS-2019/IAP-66: Begin Date: End Date: *Must attach copy of all previous DS-2019 or IAP-66 forms Full Name(LAST, First Middle) Relationship Date of Birth Place of Birth(City,Country) Citizenship

Email Address (required for all persons age 18 and older):

Has this dependent ever been present in the U.S. in J-1 or J-2 status? ☐ YES ☐ NO

If yes, provide dates on most recent DS-2019/IAP-66: Begin Date: End Date:

*Must attach copy of all previous DS-2019 or IAP-66 forms

SEVIS functionality only permits dependents (J-2) to be added **before** the J-1 EV is issued an entry visa OR **after the J-1 has arrived and had their program validated**. Exchange Visitors and dependents should consider this restriction when making travel plans and requests for DS-2019 forms, especially for expectant mothers and infant children!!

reen card) approved or pending with USCIS?
ed or pending: Form I-140 I-485 I-765
rently pending with USCIS? Yes No
d status requested*:
-
ons currently pending with USCIS? Yes No
d status requested*:
tain a foreign address for the duration of their J program.)
Apt#
State or Province:
Zip or Postal Code:

Evidence of Qualifications*

Every applicant must provide acceptable evidence that they possess the requisite skills, education or background to be successful in their program objectives and to function day to day in the U.S. Academic qualifications: Exchange Visitors who will primarily perform research or assist with research are typically required to have at least a bachelor's degree in a field related to their research area in order to qualify, though some exceptions may be permitted based on a case by case evaluation of each applicant and their program. A more advanced degree may be required based on institutional rules and regulations. English Language Proficiency: All Exchange Visitors must show sufficient command of both written and verbal English to be successful in their program objectives (i.e. research, teaching, etc.) AND in functioning day to day in the U.S. English Language Proficiency can be shown in three ways:

- 1. A recognized language test such as:
 - TOEFL (minimum online score of 80 or equivalent)
 - IELTS (minimum band score of 6.0)
 - Other tests may be accepted on a case by case basis.
- 2. Signed documentation from an academic institution or English language school
 - This can include documentation of degree **completion** at an institution where instruction is given in English (transcripts, copy of degree, etc.) The institution must be located in a country where English is the official language for higher education OR the documentation must indicate that instruction for the degree program completed was in English.
- 3. A documented interview either in person or by videoconferencing or by telephone if videoconferencing is not available.
 - Skype/Online/FaceTime interviews conducted by the hiring department must be recorded and submitted to International Services for review and approval.

No immigration related documents will be issued to applicants who have not provided appropriate documentation. This requirement is waived for program extensions for existing J-1 LSUHSC exchange visitors.

Evidence of Funding*

Each applicant whose program is supported with funds that are not provided by LSU HSC New Orleans is required to provide acceptable (award letter, bank statement, etc.) documentation of the source, amount (monthly or total for program duration) and dates of the financial support they will receive before LSU Health Sciences Center New Orleans will issue any documents to facilitate entry to the United States. Applicants who provide evidence of funding that totals less than \$1,981/month (additional \$3,500/year for each sponsored dependent) will be advised to obtain additional funding, and provide acceptable evidence of such funds.

ADDITIONAL DOCUMENTATION: *Provide English Translation of any Non-U.S. Degree. For each Non-Resident, please attach copies of all previous entry, work or visitor visas, Current passport, Both Sides of Current I-94 form or printout of electronic I-94 from CBP website (if in U.S.) For Employee Applicant, please attach current Vita/Resume.

J-1 INSURANCE INFORMATION

The reason for the requirement—and the need for health insurance

It is *dangerous* to be in the United States without adequate health insurance. Although in many countries the government bears the expense of health care for its 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. Most Americans rely on insurance, and you should do the same. 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.

How medical insurance works

When you purchase health coverage, the money you pay (your premium) is combined with the premiums of others to form a pool of money. That money is then used to pay the medical bills of those participants who need health care. Your coverage remains valid only as long as you continue to pay your insurance premiums. Once you purchase insurance, the company will provide you with an insurance identification card for use as proof of your coverage when you are seeking health care from a hospital or doctor. The company will also provide written instructions for reporting and documenting medical expenses (filing a claim). The company will evaluate any claim that you file, and make the appropriate payment for coverage under your particular policy. In some cases the company pays the hospital or doctor directly; in other cases the company reimburses you after you have paid the bills.

As a J-1 Exchange Visitor program participant, you and any dependents who accompany you are **required** by the United States Department of State to have health insurance in the amount of at least \$100,000 per accident or illness, repatriation of remains in the amount of \$25,000, expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of \$50,000, a deductible not to exceed \$500 per accident or illness; coinsurance that does not exceed 25% and; does not exclude coverage for activity that is part of your exchange visitor program upon arrival in the United States in J status (regardless of the program begin date on the DS-2019). You must purchase a minimum of your first two months of coverage, through a company of your choosing, before departing for the United States. Please understand you may select any insurance policy that meets the requirements stipulated above; however, the company issuing the policy must have an office in the United States and they must be either a government backed entity or a company with a rating of one of the following: An A.M. Best rating of "A-" or above, a Standard & Poor's Claims-paying Ability rating of "A-" or above, a Weiss Research, Inc. rating of B+ or above.

You will be responsible for payment of the insurance premiums with the company you choose and providing verification of coverage on form LSU HSC-34 before you depart for the United States. Willful failure to obtain appropriate insurance coverage is grounds for program termination.

We recommend purchasing coverage through International Medical Group. They offer the Patriot Exchange Program policy whose <u>Standard</u> option with the \$100,000 plan maximum meets the J-1 regulation requirements with additional coverage available, if desired. Enrollment, payment and proof of coverage can all be taken care of <u>online</u>.

Once you arrive in the U.S., you may be eligible to purchase insurance through the LSU System - Health Sciences Center New Orleans if you are a paid employee of LSU HSC New Orleans. If you are not considered eligible for employee insurance, you (and your sponsored dependents) must maintain private insurance through the duration of your stay as J Exchange Visitor(s). See attached for additional details on available employee plans and costs.

Employee plan premiums are deducted from employee paychecks on a monthly basis. Employee plans **do not** include required medical evacuation and repatriation benefits, which must be purchased separately to meet J visa requirements. An average cost of these additional benefits is between \$34 and \$120 per year for each covered person.

Signature	Date
_	

I understand that I am responsible for maintaining insurance coverage for myself and any dependents for the entire duration of my stay in the United States. This includes any time that I am **physically present** in the United States in J status, **regardless of the program dates listed on my DS-2019**.

Please ensure the timely completion and submission of Certificate of Insurance (LSU HSC 34) with required.

I-1 Scholar Packet Revised 11/2022

2025 LSU Health Plan Comparison

Active employees of LSU have six (6) health plan options to choose from. This comparison chart is a summary of plan features and is presented for general information only. For a complete list of plan features, please review the plan documents. We recommend that you review your plan options to ensure you have coverage that best meets your needs.

	LSU First		icw the plant	Pel	ican	Pel	ican	Mag	nolia	Magı	nolia	Mag	nolia
Network	First Choice, Verity HealthNet, Aetna ASA		r, Aetna ASA	HRA 1000 Blue Cross Blue Shield of LA Preferred Care Providers & BCBS National Providers		HSA 775 Blue Cross Blue Shield of LA Preferred Care Providers & BCBS National Providers		Blue Cross Blue Shield of LA Community Blue & Blue Connect		Local Plus Blue Cross Blue Shield of LA Preferred Care Providers & BCBS National Providers		Open Access Blue Cross Blue Shield of LA Preferred Care Providers & BCBS National Providers	
Eligible Members	Actives a	and Non-Medicare	Retirees	Actives and Non-Medicare Retirees (retirement date after 3/1/15)		Actives		Actives and Non-Medicare Retirees (retirement date after 3/1/15)		Actives and Non-Medicare Retirees (retirement date after 3/1/15)		Actives and Non-Medicare Retirees (retirement date after 3/1/15)	
Plan Design	Deductible First Choice In-Network Non-Network		Dedu Network	ctible Non-Network	Dedu Network	uctible Non-Network	Deductible Network Non-Network		Deductible Network Non-Network		Deductible Network Non-Network		
Employee	\$0	\$500	\$500	\$2,000	\$4,000	\$2,000	\$4,000	\$400	No Coverage	\$400	No Coverage	\$900	\$900
Employee + Spouse	\$0	\$750	\$750	\$4,000	\$8,000	\$4,000	\$8,000	\$800	No Coverage	\$800	No Coverage	\$1,800	\$1,800
Employee + Child(ren)	\$0	\$750	\$750	\$4,000	\$8,000	\$4,000	\$8,000	\$1,200	No Coverage	\$1,200	No Coverage	\$2,700	\$2,700
Employee + Family	\$0	\$1,000	\$1,000	\$4,000	\$8,000	\$4,000	\$8,000	\$1,200	No Coverage	\$1,200	No Coverage	\$2,700	\$2,700
		es to covered med	**		llars will		ollars will						
		not apply to phari			is amount		nis amount	Maniana 6	and of Donales	Maudanam O	ort of Booker	Manimum 6	wat of Books
Empleyee		ximum Out of Poo	Unlimited		Sut of Pocket \$10,000		Out of Pocket		ut of Pocket	Maximum O \$3,500			out of Pocket
Employee Employee + Spouse		al; \$4,500 Drug al; \$6,750 Drug	Unlimited	\$5,000 \$10,000	\$10,000	\$5,000 \$10,000	\$10,000 \$20,000	\$2,500 \$5,000	No Coverage No Coverage	\$3,500 \$6,000	No Coverage No Coverage	\$3,500 \$6,000	\$4,700 \$8,500
		al; \$6,750 Drug	Unlimited		\$20,000	\$10,000	\$20,000	\$7,500		\$8,500		\$8,500	\$12,250
Employee + Child(ren) Employee + Family		al; \$9,000 Drug	Unlimited	\$10,000 \$10,000	\$20,000	\$10,000	\$20,000	\$7,500	No Coverage No Coverage	\$8,500	No Coverage No Coverage	\$8,500	\$12,250
Employee + ramily		ncludes HRA and [\$10,000	j \$20,000	\$10,000	\$20,000	\$7,500	I NO Coverage	\$6,500	140 Coverage	\$6,500	1 \$12,200
	Trodicatii	State Funding	oddoliblo -	State F	unding	State	Funding	State Funding		State F	unding	State Funding	
Employee		\$500		\$1,					<u> </u>				<u> </u>
Employee + Spouse		\$750		\$2,						Not Available		Not Available	
Employee + Child(ren)		\$750		\$2,			rly deposit if HSA						
Employee + Family		\$1,000		\$2,			ned; up to an additional Not Available lar for dollar match		allable				
	Funding not a	pplicable to pharn	nacy expenses		cable to pharmacy	\$575 dollar id	or dollar match						
Physicians' Services	First Choice	Coverage In-Network	Non-Network	Cove In-Network	erage Non-Network	Cov In-Network	erage Non-Network	Cov In-Network	erage Non-Network	Cove In-Network	rage Non-Network	Cov In-Network	erage Non-Network
Primary Care Physician or Specialist Office Visit	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC*	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage, subject to deductible	60% coverage, subject to deductible	100% coverage after a \$25 PCP or \$50 SPC copay per visit	No Coverage	100% coverage after a \$25 PCP or \$50 SPC copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage, subject to deductible
Maternity Care	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC*	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage, subject to deductible	60% coverage, subject to deductible	100% coverage after a \$90 copay per pregnancy	No Coverage	100% coverage after a \$90 copay per pregnancy	No Coverage	90% coverage; subject to deductible	70% coverage, subject to deductible
Physician Services Furnished in a Hospital	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC*	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage, subject to deductible	60% coverage, subject to deductible	100% coverage; subject to deductible	No Coverage	100% coverage; subject to deductible	No Coverage	90% coverage; subject to deductible	70% coverage, subject to deductible
Preventive Care	100% coverage; NOT subject to HRA	100% coverage; NOT subject to HRA or deductible	100% coverage; subject to MAC*	100% coverage; NOT subject to deductible	100% of fee schedule amount. Member pays the difference between the billed amount and the fee schedule amount; NOT subject to deductible	100% coverage; NOT subject to deductible	100% of fee schedule amount. Member pays the difference between the billed amount and the fee schedule amount; NOT subject to deductible	100% coverage; NOT subject to deductible	No Coverage	100% coverage; NOT subject to deductible	No Coverage	100% coverage; NOT subject to deductible	70% coverage; subject to deductible

		LSU First		HRA	can 1000 erage	HSA	can 775 erage	Lo	nolia cal erage	Loca	nolia l Plus ^{erage}	Open /	nolia Access _{erage}
Physicians' Services	First Choice	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network
Physician Services for ER Care	100% coverage after HRA	80% coverage; subject to deductible	80% coverage; subject to deductible and MAC*	80% coverage; subject to deductible	80% coverage, subject to deductible	80% coverage; subject to deductible	80% coverage, subject to deductible	100% coverage; subject to deductible	100% coverage; subject to deductible	100% coverage; subject to deductible	100% coverage; subject to deductible	90% coverage; subject to deductible	90% coverage; subject to deductible
Outpatient Surgery/Services (billed as outpatient surgery at a facility)	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC*	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	100% coverage; subject to deductible	No Coverage	100% coverage; subject to deductible	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible
Hospital Services	First Choice	Coverage In-Network	Non-Network	Cove In-Network	erage Non-Network	Cove In-Network	erage Non-Network	Cov In-Network	erage Non-Network	Cove In-Network	erage Non-Network	Cov In-Network	erage Non-Network
Inpatient Services	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC*	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	100% coverage; after a \$100 copay per day; \$300 per admission max	No Coverage	100% coverage; after a \$100 copay per day; \$300 per admission max	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible + \$50 copay per day (days 1-5)
Outpatient Surgery/Services (billed at a hospital)	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC*	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	100% coverage; after a \$100 facility copay per visit	No Coverage	100% coverage; after a \$100 facility copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage, subject to deductible
Emergency Room Care	\$150 copay; copay waived if admitted; 100% coverage after HRA	80% coverage after \$150 copay; subject to deductible; copay waived if admitted	80% coverage after \$150 copay; subject to deductible and MAC*; copay waived if admitted	80% coverage; subject to deductible	80% coverage, subject to deductible	80% coverage; subject to deductible	80% coverage, subject to deductible	100% coverage after \$200 copay per visit; waived if admitted	100% coverage after \$200 copay per visit; waived if admitted	100% coverage after \$200 copay per visit; waived if admitted	100% coverage after \$200 copay per visit; waived if admitted	90% coverage after \$200 copay per visit; waived if admitted	90% coverage after \$200 copay per visit; waived if admitted
Behavioral Health	First Choice	Coverage	Nan Naturali		erage		erage		erage		erage		erage
Mental Health and Substance Abuse - Inpatient	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC*	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	In-Network 100% coverage after \$100 copay per day; \$300 per admission max	Non-Network No Coverage	In-Network 100% coverage after \$100 copay per day; \$300 per admission max	Non-Network No Coverage	In-Network 90% coverage; subject to deductible	70% coverage; subject to deductible + \$50 copay per day (days 1-5)
Mental Health and Substance Abuse - Outpatient	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC*	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	100% coverage after \$25 copay per visit	No Coverage	100% coverage after \$25 copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible

Other Services	LSU First Coverage First Choice In-Network Non-Network		Non-Network	Pelican HRA 1000 Coverage In-Network Non-Network		Pelican HSA 775 Coverage In-Network Non-Network		Magnolia Local Coverage In-Network Non-Network		Magnolia Local Plus Coverage In-Network Non-Network		Magnolia Open Access Coverage In-Network Non-Network	
Outpatient Short-Term Rehabilitation Services (PT/ST/OT/Other)	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC*	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	100% coverage; after \$25 copay per visit	No Coverage	100% coverage; after a \$25 copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible
Routine Vision Exam	100% coverage; NOT subject to HRA or deductible	100% coverage; NOT subject to HRA or deductible	100% coverage; subject to MAC*	No Coverage		No Coverage		No Coverage		No Coverage		No Coverage	
Urgent Care Center	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC*	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	100% coverage; after \$50 copay per visit	No Coverage	100% coverage; after \$50 copay per visit	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible
Home Health Care Services and Hospice Care	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC*	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	100% coverage; subject to deductible	No Coverage	100% coverage; subject to deductible	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible
Durable Medical Equipment (DME)	100% coverage after HRA	80% coverage; subject to deductible	60% coverage; subject to deductible and MAC*	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage; subject to deductible	60% coverage, subject to deductible	80% coverage of the first \$5,000 allowable; 100% in excess of \$5,000 per plan year; subject to deductible	No Coverage	80% coverage of the first \$5,000 allowable; 100% in excess of \$5,000 per plan year; subject to deductible	No Coverage	90% coverage; subject to deductible	70% coverage; subject to deductible
		LSU First			can		can	_	nolia	_	nolia	Magı	
Pharmacy		You Pay		HRA You			775 Pay	Lo	cal Pay	Local You			Access Pay
Tier 1 - Generic	\$	0; Covered at 1009	%	50% up	-	\$10; subject			to \$30	50% up	-		to \$30
Tier 2 - Preferred Brand		20% up to \$150		50% up	to \$55	\$25; subject to deductible		50% up to \$55		50% up to \$55		50% up to \$55	
Tier 3 - Non-Preferred Brand		20% up to \$150		65% up	to \$80	\$50; subject	to deductible	65% up to \$80		65% up to \$80		65% up to \$80	
Tier 4 - Specialty		20% up to \$150		50% up	to \$80	\$50; subject	to deductible	50% up to \$80		50% up to \$80		50% up to \$80	
90 day supply for maintenance drugs from mail order or at participating retail pharmacies	, ,		2.5 times the cost of your applicable copay		Applicable copay; Maintenance drugs not subject to deductible		2.5 times the cost of your applicable copay		2.5 times the cost of your applicable copay		2.5 times the cost of your applicable copay		
						e out-of-pocket th	reshold of \$1,500 i						
Tier 1 - Generic				\$0 c					\$0 copay \$20 copay		opay		opay
Tier 2 - Preferred Brand	S	Same cost as abov	е	\$20 c		Same cos	t as above	\$40 0		\$20 c			copay
Tier 3 - Non-Preferred Brand				•				<u> </u>	. ,				
Tier 4 - Specialty				\$40 copay		\$40 copay		\$40 copay		\$40 copay			

^{*}Subject to Maximum Allowable Charge (MAC)

This comparison chart is a summary of plan features and is presented for general information only. It is not a guarantee of coverage.

For full details of any plan listed, please refer to the Plan Document.

LSU is not responsible for the accuracy of this information.

	MONT	HLY HEALTH INSURA	ANCE PREMIUMS	FOR ACTIVE EMP	LOYEES	
		Effective Janua	ry 1, 2025 - Decer	mber 31, 2025		
	LSU First	Pelican HRA 1000	Pelican HSA 775	Magnolia Local Designated Regions	Magnolia Local Plus	Magnolia Open Access
		12 N	onth Employee Sha	ire		
Employee Only	\$231.56	\$145.20	\$83.96	\$196.96	\$232.40	\$241.56
Employee + Spouse	\$680.56	\$471.68	\$272.86	\$639.90	\$754.80	\$784.84
Employee+ Children	\$358.62	\$209.12	\$121.00	\$283.48	\$334.46	\$347.76
Employee + Family	\$835.04	\$505.32	\$292.28	\$685.66	\$808.74	\$840.90
		9 M	onth Employee Sha	re		
Employee Only	\$308.75	\$193.60	\$111.95	\$262.61	\$309.87	\$322.08
Employee + Spouse	\$907.41	\$628.91	\$363.81	\$853.20	\$1,006.40	\$1,046.45
Employee + Children	\$478.16	\$278.83	\$161.33	\$377.97	\$445.95	\$463.68
Employee + Family	\$1,113.39	\$673.76	\$389.71	\$914.21	\$1,078.32	\$1,121.20
		Bi-Weekly	(24 Weeks) Employ	ee Share		
Employee Only	\$115.78	\$72.60	\$41.98	\$98.48	\$116.20	\$120.78
Employee + Spouse	\$340.28	\$235.84	\$136.43	\$319.95	\$377.40	\$392.42
Employee + Children	\$179.31	\$104.56	\$60.50	\$141.74	\$167.23	\$173.88
Employee + Family	\$417.52	\$252.66	\$146.14	\$342.83	\$404.37	\$420.45
			State Share			
Employee Only	\$694.64	\$435.70	\$252.00	\$591.04	\$697.32	\$724.92
Employee + Spouse	\$1,143.66	\$762.16	\$440.92	\$1,033.88	\$1,219.86	\$1,268.18
Employee + Children	\$821.70	\$499.60	\$289.00	\$677.54	\$799.38	\$831.08
Employee + Family	\$1,298.14	\$795.86	\$460.34	\$1,079.64	\$1,273.80	\$1,324.28
			Total Premium			
Employee Only	\$926.20	\$580.90	\$335.96	\$788.00	\$929.72	\$966.48
Employee + Spouse	\$1,824.22	\$1,233.84	\$713.78	\$1,673.78	\$1,974.66	\$2,053.02
Employee + Children	\$1,180.32	\$708.72	\$410.00	\$961.02	\$1,133.84	\$1,178.84
Employee + Family	\$2,133.18	\$1,301.18	\$752.62	\$1,765.30	\$2,082.54	\$2,165.18
		·	COBRA Premium		·	
Employee Only	\$944.69	\$592.52	\$342.70	\$803.74	\$948.34	\$985.82
Employee + Spouse	\$1,860.69	\$1,258.50	\$728.02	\$1,707.28	\$2,014.12	\$2,094.06
Employee + Children	\$1,203.90	\$722.90	\$418.20	\$980.24	\$1,156.54	\$1,202.40
Employee + Family	\$2,175.84	\$1,327.18	\$767.68	\$1,800.58	\$2,124.14	\$2,208.46

Information for Sponsored Foreign Nationals on the Affordable Care Act

LSUHSC-New Orleans International Services Office

What is the Affordable Care Act?

The Affordable Care Act (ACA) is a U.S. law about health insurance coverage that took effect on January 1, 2014.

What does the Affordable Care Act require?

Beginning January 1, 2014 ALL individuals present in the U.S. (including dependent spouses and minor children) must maintain "minimum essential healthcare coverage" as defined by the Affordable Care Act (ACA). More explanation is provided here.

The requirements of the ACA do not change any insurance requirements that may be related to a particular immigration status or status as a student at LSUHSC. The ACA requirements do not have any impact on U.S. immigration laws or regulations, and failure to comply with the ACA requirements is not an immigration status violation. (For example, exchange visitors in J status must take care to maintain the insurance coverage –including medical evacuation and repatriation benefits-required by the Department of State in order to maintain their immigration status.)

How do I know if my policy meets the ACA's requirements?

Ask your insurer or employer if your plan meets ACA requirements. Your insurer (Blue Cross, United Healthcare, Cigna, etc.) should be able to tell you if your plan meets the ACA's requirements.

- LSU System policies offered as employee coverage do meet ACA requirements.
- LSUHSC Student policy with BCBS of La. does meet ACA requirements for a Student Health Plan.
- The IMG <u>Patriot Exchange Plan</u> used by many J-1 Scholars does <u>NOT</u> meet ACA requirements, as detailed <u>here</u>.
 - As stated above, ACA requirements are *separate* from insurance that may be required to maintain immigration status, such as the Department of State requirements for J exchange visitors and their dependents described <u>here</u>. Failure to obtain/maintain the insurance required for a particular immigration status is still an immigration status violation even if the insurance obtained meets ACA requirements.
- Insurance plans provided by a non-U.S. entity (foreign government or company based outside the U.S.)MAY meet ACA requirements. Ask your insurer if they have applied for recognition of your plan as "minimum essential healthcare coverage" from the U.S. Department of Health and Human Services as described here.

Where can I look for coverage that meets ACA requirements?

If you are a paid employee of LSUHSC working at least 30 hours per week (75% effort), you **may** be able to enroll in an LSU employee coverage plan. Non-employee dependents cannot be enrolled in employee coverage without enrollment of the qualifying employee. Contact Benefits at hrmquestions@lsuhsc.edu or (504) 568-7780 for more information.

Persons living in Louisiana may search for and enroll in coverage on the federal exchange at www.healthcare.gov. Most persons with valid U.S. immigration status ARE eligible for coverage and premium subsidies through the federal exchange as detailed here and here and here.

A plan that meets ACA requirements will NOT necessarily meet separate insurance requirements necessary for a particular immigration status. For example, plans offered in the federal exchange likely do not include medical evacuation and repatriation coverage, which is required by the Department of State regulations for all J exchange visitors and their dependents.

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Certificate of Health, Accident, Medical Evacuation and Repatriation Insurance

U.S. Department of State (DOS) regulations in 22CFR Part 62.14 requires that each J-1 Exchange Visitor and J-2 dependents have insurance for sickness and accident. As of May 15, 2015, Minimum coverage must include:

- 1) Medical benefits of no less than \$100,000 per accident or illness
- 2) Repatriation of remains in the amount of \$25,000
- 3) Expenses associated with the medical evacuation of the exchange visitor to his/her home country in the amount of \$50,000
- 4) A deductible not to exceed \$500 per accident or illness
- 5) Co-insurance not to exceed 25% paid by beneficiary

Above requirements, at a minimum, must be:

- Underwritten by an insurance corporation having an A.M. Best rating of "A—" or above; an Insurance Solvency International Ltd. Rating of "A—" or above; a Standard and Poor's Claims paying Ability rating of "A—" or above; A Weiss Research, Inc. rating of "B+" or above, or such other rating as the Agency may from time to time specify; OR
- Backed by the full faith and credit of the government of the exchange visitor's home country; OR
- Part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor; OR
- Offered through or underwritten by a federally qualified Health Maintenance Organization (HMO), or eligible Competitive Medical Plan (CMP) as determined by the Health Care Financing Administration of the U.S. Department of Health and Human Services

J-1 Exchange Visitor Certification

I certify enrollment in the below named insurance program which will be maintained for myself and J-2 dependents (if applicable) throughout my participation in the exchange visitor program at the LSUHSC. I will notify and provide appropriate documentation of any changes to International Services, as well as required coverage upon request for any J benefits, including but not limited to extension and travel. I further understand that a willful failure on my part to obtain and maintain insurance to meet the requirements above for myself and J-2 dependents (if applicable), may be cause for termination of my program.

Please Pr			
J Exchan	ge Visitors' Last Name:	First Name:	
J Exchai	nge Visitors' Signature:	Date:	
	Insurance Company he above named individual and dependents (if applicable) have the in J exchange visitors as specified above.		Department of State in 22 CFR Part
(Name of	Insurance Company)	(Telepho.	ne)
(Address)		(Email A	ddress)
	Medical benefits of no less than \$100,000 per accident or illu	ness	
	A deductible not to exceed \$500 per accident or illness		
	Co-insurance not to exceed 25% paid by beneficiary		
	Repatriation of remains in the amount of (no less than) \$25,0	000	
	Expenses associated with the medical evacuation of the exch in the amount of (no less than) \$50,000	ange visitor to his/her home	country
	Number of dependents: included in above covera	age. Spouse	☐ Child/Children
	Policy Effective Date: Expiration Date	e: Numbe	r:
	(month/day/year)	(month/day/year)	
			_Date:
Signatur	e of Insurance Agent/Broker		
Agent/Br	oker Name:	Telephone:	
Address:		Email	

LOUISIANA STATE UNIVERSITY HEALTH SCIENCES CENTER INSTRUCTIONS FOR APPLYING FOR J-1 VISA

If you are seeking admission to the United States on a J-1 visa, and you have already received your DS-2019, unless you are visa exempt (Canadian citizens), you must schedule an interview at the United States Consulate or Embassy having jurisdiction over your place of residence. To find the consulate nearest you, please visit https://usembassy.gov You will also need to complete a Form DS-160. **This form must be filled out online before the visa interview for most consulates.**Details about the form can be found at https://travel.state.gov/content/travel/en/us-visas/visa-information-resources/forms/ds-160-online-nonimmigrant-visa-application.html. Be sure to print the page with a barcode and take it with you to your visa interview. Without the barcode, your interview will likely not be able to take place as scheduled. You will also have to provide one 2 inch by 2 inch photograph. This photograph will go on your entry visa, if it is approved. Details regarding required documentation can be found at https://travel.state.gov/content/travel/en/us-visas/study/exchange.html You can also find out the wait time for a visa interview at the various consulate locations by visiting https://travel.state.gov/content/travel/en/us-visas/visa-information-resources/wait-times.html

The U.S. Department of Homeland Security (DHS) requires J-1 visa applicants to pay a one-time SEVIS I-901 fee of \$220 to supplement the cost of the SEVIS system. This fee must be paid and a receipt received prior to making application for your visa or applying for entry at the border if visa exempt! The fee may be paid online at https://www.fmjfee.com/i901fee/index.html You should enter your name and other information exactly as it appears on your DS-2019 (assuming that the information on your DS-2019 is correct) and print a receipt. You may also complete the form I-901 and send your payment by mail. The fee is considered paid when processed, if not paid online. A receipt will NOT be mailed to you if you do not print a receipt in the online system. We recommend that you ensure the fee is processed at least 3 business days before your scheduled visa interview if you do not pay online. For frequently asked questions and information on how to pay this fee, please visit www.ice.gov/sevis/i901/faq

You must present to the consular officer a valid passport and a Certificate of Eligibility for Exchange Visitor (J1) Status, referred to as a DS-2019, and SEVIS fee receipt. Sign the bottom of the form for the J-1 Principal. The J-1 must also sign the bottom of the DS-2019 for each dependent who is a minor. It is recommended upon making application for J-1 and J-2 visas, you are prepared to provide copies of marriage certificates and birth certificates with appropriate English translations. The consular officer may request additional documents to establish your honest intentions in applying for a non-immigrant visa, including but not limited to: proof of adequate financial support and proof of a residence abroad that you do not plan to abandon.

If the consular officer approves the visa application, an entry visa page or visa stamp is issued into the passport noting the period of validity of the visa and the number of entries for which the visa is valid. The consular officer will also note on the DS-2019 whether, in his or her judgment, you are subject to the two-year home country physical presence requirement or 212(e). This subjectivity includes those exchange-visitors whose (1) exchange programs are financed by their home government or by the U.S. government, (2) skills have been determined by the Department of State to be in short supply in their home country, and (3) exchange programs involve graduate medical education or clinical training. The officer should then return the DS-2019.

Upon arrival at the United States port of entry, present your passport, entry visa and all retained copies of the DS-2019 to the immigration officer. If, after a review of your documents, you are found to be admissible to the United States, the immigration officer will issue form I-94 (Arrival/Departure Record), which shows the date and place of admission, immigration classification and should be marked "D/S." D/S stands for "duration of status" and refers to the program period listed at item 3 on

Form DS-2019. The USCIS' definition of J-1 "duration of status" is the period specified on Form DS-2019 "plus a period of 30 days for the purpose of travel..."

If the immigration officer is not satisfied that the DS-2019 is properly completed but considers the J-1 visa to be valid, she may grant admission for a temporary period of 30 days with the issuance of Form 515 instructing you to submit the DS-2019 and I-94 to the Immigration Officer where you plan to study or work. An I-515A indicates a SEVIS related problem with admission. An I-515A should be returned to Washington, D.C. along with other required documentation within 30 days. Should this occur, please notify the International Services Office immediately upon arrival on campus so we can assist you with submitting the proper documentation and converting your admission period to D/S.

If your spouse or children (unmarried children under the age of twenty-one) are to accompany you to the United States, they may obtain their visas and admission to the United States on the basis of the separate DS-2019 form issued to them. Your faculty sponsor at the LSU Health Sciences Center must assure that any salary or stipends paid to you are sufficient to support your family members, as they will be your responsibility. A Certificate of Insurance signed by you and an insurance representative, or other acceptable proof of coverage, must be on file with the International Services Office to ensure that you and any accompanying family members have purchased the required health and repatriation insurance.

Upon arrival at the LSU Health Sciences Center in New Orleans, it is important for you to contact the International Services Office to schedule an appointment for a brief orientation and thorough review of your documents, as well as those of all dependents entering the U.S. This introduction will allow us to answer your questions and immediately file corrections of any errors which occurred during the entry process.

<u>IMPORTANT</u>: Your SEVIS record will be set to *invalid* if no record of entry to the U.S. has been validated within 30 days of the proposed program begin date indicated on your DS-2019. It is important to contact the International Services Office should there be a delay in your expected entry to the U.S.

LSUHSC-35 INFORMATION REGARDING J PROGRAM PARTICIPATION

Please be advised that LSUHSC as your Exchange Visitor Program Sponsor is required by Federal Regulations to enforce certain rules, which are designed to:

- protect you and your family members (i.e. health insurance requirements)
- ensure you obtain sufficient information and assistance to facilitate the successful completion of your program, including, but not limited to, information and assistance regarding documentation for family members, maintenance of status, extension of stay, transfers, travel abroad, reentry, and return home
- maintain program integrity and monitor your participation in the program to ensure you engage only in the activities described on your Form DS-2019, make reasonable progress, and keep International Services informed relative to your and your dependents' address, telephone number and e-mail.

FEDERAL REGULATIONS PROVIDE THAT A SPONSOR SHALL TERMINATE AN EXCHANGE VISITOR'S PARTICIPATION IN ITS PROGRAM WHEN THE EXCHANGE VISITOR:

- fails to pursue the activities for which he or she was admitted to the United States
- is unable to continue unless otherwise exempted pursuant to these regulations
- violates the Exchange Visitor Program regulations and/or the sponsor's rules governing the program if, in the sponsor's opinion, termination is warranted
- willfully fails to maintain the insurance coverage required
- engages in unauthorized employment

In addition to these federal requirements, institutional policy mandates upon your arrival on the LSUHSC campus, but prior to becoming an active employee (if funded by LSUHSC), you will be required to undergo post-job offer testing for the presence of illegal drugs. You must test free of these drugs as a condition of employment.

Our goal is to facilitate successful completion of your program. International Services' obligations under applicable regulations require our office to ensure compliance with the above stated terms. Faculty sponsors and Exchange Visitors must notify International Services regarding any situation or condition which could indicate the potential need for action related to J program participation.

As the Responsible Officer for the J program at LSUHSC, the ISO Director makes the final decision of whether action relative to the visa or immigration status of the exchange visitor is appropriate or required. Sponsoring faculty and department heads do not have authority to take any action relative to a J Exchange Visitor's visa/immigration status or participation in LSUHSC's J program.

WE HAVE READ AND AGREE TO BE BOUND BY THE TERMS AND CONDITIONS ABOVE

Signature of Exchange Visitor	Date
Faculty Sponsor	

J EV application kit revised I 80 f200C

Regulations Unique to the J visa

• The Tenure Bar

O You must not be a candidate for tenure.

Work from Home Policy

Effective July 1, 2023, all Exchange Visitors may not work remotely for more than 40% of their work week. This means that you cannot work remotely for more than 2 days a week as a J-1. We are aware that <u>LSUHSC policy</u> states that individuals can work remotely up to 3 days a week with supervisor permission, but this ECA policy overrules the LSUHSC policy in any Exchange Visitor situation. It is the Exchange Visitor's responsibility to make sure they are abiding by these ECA policies.

• The -12 Month Bar

You may not begin an exchange program as a PROFESSOR or RESEARCH SCHOLAR based on a DS 2019 "to begin a new program" if you were physically present in <u>any J status</u> (including J-2 status) for "all or part of" the 12 month period immediately preceding the start date on your DS-2019.

Exceptions:

- Transfer of program
- Presence in J status for less than 6 months
- Presence in J status in the Short Term scholar category

The 12- month bar applies to anyone who has been in any J-1 or J-2 status for 6 months or longer, in the 12 month period immediately preceding the proposed DS-2019 start date, unless the individual is transferring to a new program sponsor or his / her presence in the United States was as a J-1 Short Term Scholar. Exchange visitors who were previously in the Research Scholar or Professor Category, whose program ended on or after November 18, 2006 are considered under the rules of the 24 month bar, explained below. Persons subject to the 12 month bar are not eligible to start a new J-1 program in the Research Scholar / Professor category until they have been out of J status for at least 12 months from the end date of the previous DS-2019. In determining whether the 12-month bar applies, one must count backwards 12 months from the intended start date of the new DS-2019. If the prospective exchange visitor was in any J status (except Short Term) for 6 or more months of that 12 months period, then they are subject to the bar.

• The -24 Month Bar

The Department of State raised the maximum duration of participation in the J program for the Professor and Research Scholar categories from 3 years to 5 years, effective November 18, 2006. Along with this good news, DOS also imposed a 24 month bar against "repeat program participation" for Research Scholars and Professors who "complete" their program on or after November 18, 2006. The 5 year period is <u>continuous</u>, not aggregate. It begins on the initial program begin date documented in SEVIS at the time the SEVIS record is VALIDATED, and ends five years later. During the 5-year window, a Research Scholar or Professor may participate in one or more programs.

Program participation may be extended all the way through 5 years, as long as the SEVIS record is <u>ACTIVE</u>. If a program is "COMPLETED", and the completion is effected in SEVIS, rendering the record <u>INACTIVE</u>, the 24 month bar is triggered. The scholar is then barred from participating in the Professor or Research Scholar category again <u>at any institution</u> for a period of

24 months following the end date of the program as identified in SEVIS, regardless of the length of time spent on the program.

• The Two Year Home Residence Requirement

The two year home residence requirement is **not** an eligibility requirement for participation in the J-1 program. It is briefly discussed here because it may be easily confused with the 24 month bar. The purpose of this requirement is to have your home country benefit from your experience in the United States by requiring you to return home with the knowledge and skills gained from your program.

You may be subject to the two-year home residence requirement, as set out in Section 212(e) of the Immigration and Nationality Act, for one or more of the following reasons:

- **Skills List** The education, skill, or training that you are pursuing in the United States appears on the Exchange Visitor Skills List for your home country; The 2009 skills list (current) can be found online at the following link, (http://travel.state.gov/content/visas/english/study-exchange/exchange/exchange-visitor-skills-list.html) along with information about how to determine which skills list applies to your program and if you may subject you to this requirement based on participation in a former or future J exchange visitor program.
- **Government funding-** You received funding from the United States government, your home government, or an international organization, specifically in connection with participation in the Exchange Visitor Program; or
- Foreign medical graduates

You are subject during your initial entry as a J. Change of program and entry in different immigration status does not erase 212e. Accompanying J-2 dependents are subject to the requirement if you are subject.

Notations on form DS 2019 or entry visa are preliminary in nature, and are occasionally wrong. If you believe you should not be subject, you may request an <u>Advisory Opinion</u> from the Waiver Review Division who will review your program and documents and make a final determination about if you are subject to the requirement.

If you are subject to the home country physical presence requirement, you are not eligible for lawful permanent residence (green card) regardless of marriage to a U.S. citizen, or for H (H1B and H-4) or L visas, until you have been physically present in your home country for a total of at least two years following departure from the United States; OR until you have received a waiver of the requirement. Also, you are not permitted to change status in the United States, except to A or G. You may leave the United States and apply for any other non immigrant visa types, except permanent residency, H, and L.

• Fulfilling the 212e Requirement

As a general rule, you fulfill the requirement by physically staying in your home country for an aggregate period of two years. The two years do not have to be consecutive, you may accumulate a total of two years using several stays in your home country that for a shorter period.

• Applying for Waiver of the two year requirement

Only the J-1 principal can apply for waiver. In exceptional cases, such as in case of a death or divorce, or where a J-2 child turns 21, the J-2 can apply for waiver on their own, with the department of state acting as an "Interested Government Agency". A waiver granted to the J-1 applicant covers J-2 dependents, unless a J-2 dependent had J-1 status him or herself and was subject to the requirement.

Applications to waive the home residence requirement are considered on one of the following:

- 1. Statement of no objection from the home country
- 2. Extreme hardship to a U.S. citizen or permanent resident spouse or child
- 3. Fear of persecution
- 4. Interest of a U.S. government agency

A detailed procedure for filing a waiver application can be found on the Department of State website at: http://travel.state.gov/visa/temp/info/info 1296.html

Effect of Receiving a Waiver Recommendation

When the Department of State completes reviewing your application, they will send a waiver recommendation letter to the United States Citizenship and Immigration Services, and a copy to you and your program sponsor. The USCIS makes the final decision on your waiver application.

Once the waiver recommendation has been given, there can be no extension of Form DS-2019 beyond the end date on your form. Also, you may not transfer your J-1 program after the DOS waiver recommendation is issued, so be sure to consider the appropriate timing of a waiver application.

TO: J-1 Exchange Visitor

On behalf of International Services, I would like to take this opportunity to welcome you to the Louisiana State University System's Health Sciences Center as soon as possible after your arrival in New Orleans. Hopefully, this letter will answer some of the basic questions you may have.

The following check-in list is provided for your reference between now and the day you check in with International Services.

Prior to Departure

- ¥ You must obtain the appropriate entry visa from the Embassy or Consulate nearest you if applicable. Please do not come to the U.S. on the Visa Waiver Program, as you will be forced to return to your country to get the appropriate student/scholar visa.
- When bringing money to the United States, it is safer to carry it as Traveler's Checks. It will be necessary to bring enough to cover items such as health insurance, rent, security deposits, utilities and other initial costs. You will also need money while traveling. Once you have arrived in New Orleans, it will be easier to open a Bank Account, and the balance of your money can then be transferred to this new account.

At Port of Entry

Make sure that your I-94 card/electronic record is correctly marked by the entry officer as J-1. Also please check that any J-2 dependents traveling with you have their I-94 correctly marked J-2. Occasionally, the J-1 visitor's visa and their J-2 family dependents' I-94 may be mis-marked. If this error is not corrected at entry, a correction will have to be made at the New Orleans CBP office after arrival at LSU HSC. If you have a smartphone with internet access, you may check your electronic I-94 at the airport. If not, you will need to print the electronic I-94 as soon as possible to check for errors and have corrections made at deferred inspection.

After Arrival

- **Check in with International Services** Office hours 8:30 a.m. 4:00 p.m. weekdays. Check in at International Services to complete forms and go through a short orientation.
- ♣ Please bring with you the following items:

Passport
Form I-94 (small white card stapled in passport) upon arrival in the U.S. or printout of electronic I-94 obtained from the <u>CBP website</u>
Form DS2019 (visa document)
Names and addresses of someone in the U.S. and someone in your home country in case of an emergency.

♣ Open a Bank Account. You will be required to present identification, such as your passport, social security card, or other picture identification.

I hope that this information is helpful as you make plans to travel to New Orleans. We look forward to your arrival and successful experiences at LSU HSC, and we hope you have an enjoyable and safe stay with us.

Sincerely

Remy E. Allen Director of International Services 433 Bolivar Street Ste 206 B New Orleans, La. 70112

Additional helpful information about life in the U.S. and New Orleans (housing, banking, etc.) can be found in the Guide to Daily Living which is available on our website, <u>here</u>. A printed version will be included in your initial packet with your DS-2019.