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Health Insurance for J-1 Scholars and their Families

- All J-1 exchange visitor participants and their dependent family members entering the United States with J-2 visas are required to purchase health insurance which includes coverage benefits for both emergency and non-emergency medical services, plus medical evacuation and repatriation benefits. The State University of New York offers such coverage through an international plan provided by GeoBlue International Insurance.
- Purchase of this insurance plan is mandatory regardless of coverage provided by an outside agency unless a specific exemption is approved by the International Student and Scholar Services Office (ISSS) prior to your arrival in the United States.
- Additional information can be found here.
- The ISSS offers full support of the international health insurance plan. To contact a member of the ISSS Health Insurance Team, please send an email to: intl.insure@binghamton.edu. Terry Creeden and Lorraine Medionte will answer your questions, assist in resolving problems related to health care bills and insurance coverage, assist in the renewal of your dependent’s health care coverage, and other related health insurance issues.
- Please visit the ISSS Health Insurance web pages for additional information regarding health insurance and medical care in the U.S.

Paying your Health Insurance or ISSS Fees

International scholars are responsible to pay for their health insurance coverage for themselves and their dependents who are in the United States. (Dependent insurance fees are paid separately at your ISSS orientation.) You may also be responsible to pay the ISSS Administrative Fee.

Your department will create a Binghamton University account number (B-number) for you so you can have health insurance and administrative fee charges applied to it and receive a health insurance identification card.

Once the ISSS Office applies charges for your health insurance and/or administrative fees, you can pay it by going to the Student Accounts Office in the Admissions Center and pay with cash, check or money order (made payable to Binghamton University), credit card (Visa, Mastercard, American Express, or Discover), or wire transfer. You can also pay your fees online by going to the following link.

Then:
1. Log in using your PODS user id and password
2. Click on the "Quick Pay" icon (at the top of the screen)
3. Log in again using your PODS user id and password
4. Click on "Make a Payment" (on the left side of the screen)
5. Click on "Pay" in the Student Accounts section (it will show the balance you owe)
6. Fill out all the information needed.

The Student Accounts Office is located in the Admissions Center, Room 101
Rules for Social Security Eligibility
J-1 scholars can only be issued a Social Security number (SSN) if they can show proof of paid employment.

How do J-1 scholars prove they have an on-campus job?
J-1 scholars must have a paid job or a job offer before they can apply for the Social Security card. A letter from your employer must be submitted to prove you have employment and are eligible for a Social Security card:

The on-campus employer’s letter must include:
1. The name of scholar employee
2. Nature of job that the scholar is, or will be engaged in
3. Anticipated or actual employment start date
4. Number of hours scholar is expected to work
5. Employer Identification Number (EIN)
6. Employer contact information, including telephone number and name of immediate supervisor
7. Original signature, signatory title, and date

Note:
1. A funding letter issued by the department or school for a Graduate Assistantship, Teaching Assistantship or Research Assistantship meets the requirements of the “Employer’s Letter” stated above.
2. The letter will then be counter-signed on the back by a responsible officer in the Office of International scholar and Scholar Services. The ISSS official will provide an original signature, printed name, telephone number and date.

All documentation must be originals. Photocopies or notarized copies will not be accepted.

I have an on campus job. When can I apply for a Social Security card?
You will need to go to the Social Security Administration office located at 2 Court St., 3rd Floor, (modern brick building across from Boscov’s department store) in downtown Binghamton.

Be sure to have the required application documents with you.

What documents do I need to show to apply for a Social Security card?
1. Your passport
2. Your SEVIS DS-2019
3. Your I-94 record
4. A completed Social Security application
5. If on university funding, a copy of your award letter, or a letter from your on campus employer confirming your job offer or that you are already employed.
6. The back of the letter must be counter-signed by a responsible officer in the ISSS.
The procedure requires the following steps:

1. You will submit a completed Social Security application to the US Social Security Administration Office at 2 Court St., 3rd Floor, (modern brick building across from Boscov’s department store) in downtown Binghamton.
2. You will show the Social Security representative your DS-2019, I-94, passport, visa, and proof of employment. A copy of your immigration documents will be kept as part of your application.
3. Ask SSA staff for an Application Receipt that you can show your employer.
4. Your Social Security card will be mailed to you, make sure your full name is on your mailbox. SSN cards will not be delivered to unmarked mailboxes.

Frequently asked questions

Q: How long does it take to receive my Social Security card?
   It will take three to five weeks for you to receive your Social Security card. SSA staff must confirm your legal presence in the United States with USCIS. ISSS must also confirm your presence in the US with USCIS.

Q: I already have a Social Security card. Do I need to submit letters proving my employment?
   No. This evidence rule does not apply to J-1 scholars who have already been issued a Social Security number.

Q: I am authorized for Academic Training or employment at Binghamton University. Do I need to submit letters proving my employment?
   Letters are not required for J-1 scholars who have been authorized for employment. Instead, the work authorization for Academic Training on page 1 of the DS-2019, or the Letter of Authorization, is sufficient documentation.

Q: My name is misspelled on my Social Security card. How do I get it corrected?
   To correct a name spelling you will need to go to the US Social Security Administration Office at 2 Court St., 3rd Floor, (modern brick building across from Boscov’s department store) in downtown Binghamton. Staff there can help you submit the paperwork required to correct the name spelling.

Q: I have lost my Social Security card, what do I do now?
   To apply for a replacement card you need to be currently employed. You will need to completely file a new application for a Social Security card with the SSA office.

If you have any questions about this process please email intlwork@binghamton.edu. You can also find more information on the rules and guidelines for Social Security numbers here.
International students and scholars in the United States are subject to federal and state income taxation on any wages earned by themselves and their families. Following is a summary of how the required federal forms need to be filled out by international students and scholars.

**FORMS W-4 AND IT-2104**

Because the United States requires employers to withhold tax on wages earned by employees, all employees must fill out a W-4 and an IT-2104 form before going on a payroll. International students in F-1 or J-1 status who have been in F-1 or J-1 student status in the U.S. for less than five years must claim either zero or one allowance on both forms regardless of the number of family members, unless they are citizens of Canada, Mexico, India, or Korea, and have dependents, or are married to a U.S. citizen or permanent resident. Citizens of Canada or Mexico must check the "single" box in item 3 of form W-4, even if married, but can claim additional allowances for themselves and their dependents on line 5, even if their dependents are abroad, provided that the dependents are not employed in the U.S. Citizens of Korea may follow the same instructions, but can only claim additional allowances for dependents if the dependents are in the U.S. Citizens of India may claim additional allowances on line 5 for dependents who are not in educational visa categories. Indian students may claim an additional allowance for a spouse provided that the spouse has no income. Indian students may claim additional allowances for dependent children provided that the children are U.S. citizens, permanent residents, or nationals of the U.S., Mexico or Canada.

Because of federal restrictions on your filing status, you should complete form W-4 as follows:
- You must check the "single" box in item 3 (even if you are married).
- Put a number "zero" or "one" on line 5 (unless you're a citizen of one of the four countries mentioned in the previous paragraph and have dependents),
- Enter NRA (Stands for non-resident alien) on line 6
- Leave line 7 blank

Claiming "zero" allowance will result in more tax being withheld from your check (meaning less income for you) but it is advisable if too little tax is taken out of your check, which may result in you owing money to the IRS next year.

For form IT-2104, put "zero" or "one" on line 1 (unless you are a citizen of one of the countries mentioned and have dependents with you in the U.S.), and leave the remaining lines blank. You are NOT eligible to claim exemption from withholding if you have been in the U.S. less than five years. Students in F-1 or J-1 status for five years or more are eligible to file as residents for tax purposes, unless exempt by tax treaty.

Sign and date both forms at the bottom and return them to the appropriate payroll office. See attachments for example. Failure to have taxes withheld can result in a $500 fine, plus other penalties. Students in F-1 and J-1 status are exempt from Social Security (FICA) and Medicare tax, which are different from federal or state income tax, during their first five years in the U.S. After that time, FICA and Medicare tax must be withheld, unless the employment involves services performed by the student for the school he/she regularly attends or services performed for a state or local government (unless an agreement with the federal government is involved).
On November 6, 1986, the Immigration Reform and Control Act of 1986 (IRCA) became law. The act states that all U.S. employers must verify that all newly hired employees are eligible to work. International students in F-1 or J-1 status are permitted to engage in a maximum of 20 hours per week on-campus employment.

The Employment Eligibility Verification Form I-9 must be completed by all employees before going on a payroll. Form I-9 contains two sections. The employee completes the first section. The second section is completed by the employer. See attachment for example.

When completing the Form I-9, you will need to provide the following documents to establish identity and employment eligibility:

- I-94 Arrival-Departure Record
- I-20 or DS-2019
- Passport
- Verification of Work Authorization (for J-1 students only). This is a letter issued by your J-1 sponsor authorizing permission to work on campus.
- I-20 or DS-2019

The following offices are responsible for the I-9s of students:

- The Office of Human Resources will examine and certify identification and employment eligibility for graduate students on the State payroll.
- The Office of Sponsored Funds Administration will examine and certify identification and employment eligibility for individuals appointed directly to the Research Foundation payroll.
- Sodexo Dining Services and Barnes and Noble will examine and certify identification and employment eligibility for their employees.
- The Office of Human Resources will examine and certify identification and employment eligibility for students hired on the State temporary service payroll.

Note: Any change/updates to documents should be reported to the appropriate office.
Important Information for J-1 scholars – Are your dependents coming to the United States?

Dependent family members (spouse or child under 21 years of age) frequently travel to the United States with a J-1 scholar, either in J-2 dependent status or in B Visitor Visa status.

If your dependents will accompany you or visit you while you are at Binghamton University, you will need to be sure to let staff at the ISSS know right away:

1. **J-2 dependents are eligible for benefits under this status, as long as you are maintaining valid J-1 status.** If you are interested in any of these benefits, please see an ISSS advisor:
   - Possible employment authorization – requires an annual application to USCIS
   - Possible program of study
   - English Language Program – available at Binghamton University

2. **Health Insurance is required for dependents:** Regulations require a J-1’s dependents to have a certain level of health insurance coverage from the time they arrive in the United States.

3. **Be sure to speak with ISSS staff, if you, the J-1, are planning to travel without your dependents:** If your dependents are in the United States there are important considerations if you, the J-1 will be travelling outside of the United States. **Your dependents can only remain in the United States for a short time if you are not also present in the United States.** Be sure to meet with an ISSS advisor if you plan to travel and are thinking of not bringing your dependents with you.

4. **Remember if either parent is traveling alone with your children** they must have a notarized permission letter from the other parent. This is required by international law.
How to Apply for your Dependent to Receive Work Authorization

This handout is designed for the J-2 dependents of J-1 Exchange Visitors. It lists the eligibility conditions of J-2 work authorization, and tells you how to apply.

Eligibility Conditions

1. You must hold valid J-2 status, and the Exchange Visitor must hold valid J-1 status, as shown on the Exchange Visitor’s Form DS-2019 and your I-94 Departure Record cards.
2. Your income may not be used to support your J-1 spouse or parent.
3. You may work when you receive your Employment Authorization Document (EAD) from United States Citizenship and Immigration Services (USCIS). The EAD is an identification card laminated in plastic, with your photograph, date of birth, and the expiration date of your permission to work.
4. You may work part-time or full-time, at any job, for any employer (except that you may not practice medicine, even if you have a license). There is no legal limit to the amount that you may work.
5. USCIS can authorize J-2 employment for as long as the J-1 Exchange Visitor has permission to stay OR for four years, whichever is shorter. Permission to stay expires on the date shown on the I-94 record. If the I-94 record shows "Duration of Status" or "D/S," permission to stay expires on the date shown on Form DS-2019.

How To Apply
You will need to submit your application to USCIS by mail. It can take as long as 90 days for the EAD card to be processed and mailed back to you. You may not begin work until you receive the EAD card. A list of the documents you will need to mail to USCIS are listed on page 11.

Authorization To Work
Form I-9, "Employment Eligibility Verification." When you begin work, your employer will ask you to complete Form I-9, which requires you to document your work authorization. For Form I-9, your EAD card is acceptable proof both of your identity and your permission to work.
If your permission to stay expires, so will your EAD. Your spouse's (or parent's) J-1 Responsible Officer will explain how to extend permission to stay for the J-1 and all J-2 dependents, and will know whether you may apply for a new EAD with the application for extension, or after it has been approved. A pending application for extension of stay, or for a new EAD, does not authorize you to continue working. When you have the new EAD, you will have to update Form I-9 with your employer.
Social Security Number
To put you on the payroll, your employer will need your Social Security number, which you can obtain by applying for a Social Security card. Take your passport (if you are Canadian, you may use another form of photo-bearing identification), I-94 record, your copy of Form DS-2019, and your EAD (once you receive it), to the office of the Social Security Administration, located 2 Court Street in downtown Binghamton.

Taxes
The earnings of J-2 dependents are subject to applicable federal, state and local taxes, and Social Security, and employers are required by law to withhold those taxes from paychecks. By April 15, you must file an income tax return, Form 1040NR or 1040NR-EZ, with the Internal Revenue Service (IRS), covering the prior calendar year. The return determines whether you owe more taxes, or have a refund coming. With Form 1040NR, or 1040NR-EZ you must also file a "Required Statement." See IRS Publication 519, "U.S. Tax Guide For Aliens."
For Your Convenience, Please Check Off As You Complete The Following Steps:

☐ 2 New Photos With A White Background (important information on photo requirements on page 13)

☐ $ 410.00 Check /Money Order, Made Payable To: Department Of Homeland Security OR to pay by credit card complete Form G-1450.

☐ Completed Form G-1145

☐ Completed Form I-765
  - Type and sign the form in blue ink
  - Check the box for “Permission to accept employment” - If you have previously had an EAD under J-2 status, check “Renewal of my permission to accept employment”
  - The Answer to Question 20 is (c)(5).
  - Print the form single sided

☐ Written Statement, with supporting evidence showing that your employment is not necessary to support the J-1 but is for other purposes

☐ Photocopy of J-2 Dependent’s I-94 record

☐ Photocopy of J-2’s Identity Pages In Passport (which includes both your birth date and photograph)

☐ Photocopy of J-2’s Visa

☐ Photocopy Of J-2 Dependent’s Ds-2019(s)

☐ Photocopy of J-1 Principal’s I-94 record

☐ Photocopy of J-1 Principal’s Identity Pages In Passport (which includes both your birth date and photograph)

☐ Photocopy of J-1 Principal’s Visa

☐ Photocopy Of J-1 Principal’s Ds-2019

☐ Copy Of Marriage Certificate, In English

☐ Copy Of Previous EAD card (Both Sides) If Applicable
Sample Letter for Application for J-2 Work Permission

[Your street address]
[Your city, state, and zip code]

[Date]

To Whom It May Concern:

I would like to apply for work permission as the J-2 spouse of a J-1 student/scholar/faculty member.

The reason why working is necessary to my income is because (you may want to mention reasons relating to cultural, educational, or recreational activities, or travel plans).

I understand that my earnings must be used to support these activities of mine and will not be used to support my J-1 spouse.

Sincerely,

[Your signature]
[Your name]
Often applicants will have their photos rejected for failing to meet the required photo specifications. In order to avoid this, be sure to show these instructions to the photographer before the photos are taken. Then, carefully review your photos before

**Special instructions regarding photos for your EAD card:**

For an example of the photo style, click [here](#). This link includes information on the required dimensions of the photos, how the photos must be posed, etc.

The photo should not be larger than 2 by 2 inches, with the distance from the top of the head to just below the chin measuring about 1-3/8 inches.

1. Frame subject with full face, front view, eyes open.
2. Make sure the photo presents full head from top of hair to bottom of chin; height of head should measure 1 inch to 1-3/8 inches. (25mm to 35mm)
3. Center head within the frame of the picture
4. Make sure eye height is from between 1-1/8 inches to 1-3/8 inches (28mm and 3mm) from the bottom of the photo
5. Photograph subject against a plain white or off-white background
6. Position subject and lighting so that there are no distracting shadows on the face or background
7. Compose your face in a natural photo.
8. There must be no spots on the photo.
9. There must be no shadows on the photo.
10. Glasses cannot be worn in the photos.

**Passport photos can be taken at the following local locations:**

- CVS Pharmacy
- Walmart: 2405 Vestal Parkway East
- AAA Travel Agency: Campus Plaza, Vestal
- Walgreen’s Pharmacy
- Vestal Sam’s Club: 2441 Vestal Parkway East
Lockbox Locations for Filing the I-765 Applications are as Follows:

For those filing I-765 employment authorization applications, with a mailing address in: Alabama, Arkansas, Connecticut, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Mississippi, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, Oklahoma, Tennessee, Texas, Vermont, Virginia, U.S. Virgin Islands, or West Virginia, mail your application to one of the following addresses:

**U.S. Postal Service (Priority Mail):**
USCIS
PO Box 660867
Dallas, Texas 75266

**FedEx, UPS or DHL (Express Mail):**
USCIS
Attn: AOS
2501 S. State Hwy. 121 Business Suite 400
Lewisville, Texas 75067

For those filing I-765 employment authorization applications, with a mailing address in: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, North Dakota, Ohio, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming, Guam, or the Commonwealth of Northern Mariana Islands, mail your application to one of the following addresses:

**U.S. Postal Service (Priority Mail):**
USCIS
PO Box 21281
Phoenix, AZ 85036

**FedEx, UPS or DHL (Express Mail):**
USCIS
Attn: AOS
1820 E. Skyharbor Circle S Suite 100
Phoenix, AZ 85034