

University of Rochester

University Health Service

University Criteria for Insurance Waiver

To be eligible for waiver, the insurance plan must:

1. Cover a minimum of \$500,000 US in medical benefits due to illness, accident, or injury per plan year.
2. Have a deductible of no more than \$5,000 US per covered person per plan year. (Note: Plans without a deductible meet this requirement.)
3. Cover prescription medications both in the hospital and out of the hospital to a minimum of \$100,000 US per plan year.
4. Have no restrictions for coverage of any pre-existing health conditions without restriction.
5. Cover mental health conditions at the same level as other medical conditions.
6. Cover care related to pregnancy and delivery for women.
7. Cover care for self-inflicted injury, intercollegiate and recreational athletics and activities.
8. Be in force for the duration of the academic year, or at least through the end of the month in which graduation or end of the University of Rochester academic program occurs.

About International-based Insurance Plans

International-based plans often do not meet University standards for waiver. Students who have insurance with an international-based insurance company will be enrolled in the University-sponsored insurance. Students with international insurance can appeal enrollment in the University-sponsored insurance plan by submitting an Insurance Verification Appeal Form by September 16. This form is on the UHS web site at

<http://www.rochester.edu/uhs/studentinsurance/files/InsInternationalAppealForm12.pdf>.

Questions about Health Insurance

The UHS Insurance Advisor is available to assist students with questions about health insurance and can be reached at **insurance@uhs.rochester.edu**.