

**American University
Student Health Center**

Comparable Plan Benefits to Waive AU Sponsored Plan 2020-2021

Private insurance plans should meet the following criteria in order to qualify for a waiver of the American University sponsored student health insurance plan:

- Alternate insurance plans must be provided by a company licensed to do business in the United States, with a U.S. claims payment office and a U. S. Phone number. Company must have a process to remit claim costs to providers within the US.
- Alternate insurance plans must provide coverage for both in-patient and out-patient medical care in the Washington, DC area, including but not limited to routine care, specialist office visits, diagnostic testing and imaging.
- Alternate insurance plans must provide for both in-patient and out-patient mental health care in the Washington, DC area.
- Alternate insurance plans must not limit coverage to Emergency or Urgent medical or mental health care in the Washington, DC area.
- Alternate insurance plans must not have a maximum dollar limit that the insurance will pay for medical claims.
- Alternate insurance plans must not exclude coverage for the following:
 - Pre-existing conditions (or the plan must have been in effect long enough that any waiting period has passed).
 - Conditions related to depression, eating disorders, suicide attempts or counseling, and drug or alcohol counseling/treatment.
 - Congenital and non-congenital mental health conditions.
 - Sports injuries, alcohol-related injuries or conditions, pregnancies, eating disorders.
- If waiving for the 2020-2021 academic year, insurance coverage must continue through the summer of 2021. If you are waiving for the fall 2020 semester, insurance coverage must continue through December 31, 2020.

International Student Waiver Requirements

All international students will be automatically enrolled in the student health insurance plan. Very limited waiver may be granted to international students who satisfy the criteria below:

- 1- Government sponsored students whose home government pays a 100 percent for tuition and insurance and does not just supply funds to purchase an insurance plan of their choice.
- 2- Students who are 100 percent financially sponsored for tuition, living expenses and provided with a U.S. based medical insurance.
- 3- Students who are covered as a U.S. based employee and their dependents under a U.S. based medical insurance provided through the employer.

Please obtain a copy of your plan's benefits and review them to ensure your plan meets these criteria. Please note that all waiver requests must be approved by the University. The University audits waiver requests and may contact your insurance company to verify your plan meets these criteria. Alternate insurance plans found to not meet these criteria will not be approved for waiving the student health insurance plan.