

**American University  
Student Health Center**

**Comparable Plan Benefits to Waive AU Sponsored Plan**

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 offer a lifetime maximum benefit of at least \$250,000 in coverage for each accident or injury each policy year.
- 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 2011-2012 academic year, insurance coverage must continue through the summer of 2012. If you are waiving for the fall 2011 semester, insurance coverage must continue through December 31, 2011.

\* Additional requirements to waive student health insurance coverage for INTERNATIONAL STUDENTS:

- International students must have medical evacuation benefits of \$10,000 or more.
- International students must have repatriation benefits of \$10,000 or more.
- International students may not waive with insurance from their home country. In addition, travel insurance is not eligible for a waiver.

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.