

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 the insurance 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 claims to providers within the US.
- 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.
- provide for both in-patient and out-patient mental health care in the Washington, DC area.
- not limit coverage to Emergency or Urgent medical or mental health care in the Washington, DC area.
- offer a lifetime maximum benefit of at least \$100,000 in coverage for each accident or injury each policy year.
- 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 2012-2013 academic year, insurance coverage must continue through the summer of 2013. If you are waiving for the fall 2012 semester, insurance coverage must continue through December 31, 2012.

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

- unlimited medical evacuation benefits.
- unlimited repatriation benefits

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 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.