

Comparable Plan Benefits to Waive AU Sponsored Plan

Undergraduate Domestic Students, and Graduate Domestic Students waiver requirements:

- 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.
- 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.
- Must provide for both in-patient and out-patient mental health care in the Washington, DC area.
- Must not limit coverage to Emergency or Urgent medical or mental health care in the Washington, DC area.
- Must provide continuous coverage through the academic year, or if you are waiving for the semester, must provide coverage through the last day of the semester in which coverage is active.
- Must NOT have a maximum dollar limit that the insurance will pay for medical claims.
- 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.

NOTE: The following plan(s) will NOT be acceptable for waiver approval:

- Healthcare Sharing Plans are not accepted.
- Short-term coverage plans are not accepted.
- Financial Assistance plans are not accepted.
- Travel plans or plans that require you to pay for treatment yourself and then apply for reimbursement are not accepted.

International Students Waiver Requirements for F1 and J1 Visa Holders and NOT in IAP:

- All international students* will be automatically enrolled in the student health insurance plan. Very limited waivers may be granted to international students who satisfy the criteria below. These criteria MUST be met or proven by the waiver deadline:
 - 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.
 - Students who are 100 percent financially sponsored for tuition, living expenses and provided with a U.S. based medical insurance.

- Students who are covered as a U.S. based employee and their dependents under a U.S. based medical insurance provided through the employer.
- Health insurance coverage must not have a deductible that exceeds \$500 USD
- Must provide continuous coverage through the academic year, or if you are waiving for the semester, must provide coverage through the last day of the semester in which coverage is active.

American University students studying abroad:

- Required AU Abroad Travel Insurance covers students for the country in which they are studying abroad only. This coverage does not extend to trips that may be taken outside of the AUAB country of study for leisure while abroad.
- Students studying abroad must have valid insurance coverage that meets all criteria in the United States.