

Domestic Student Health Insurance Waiver Guidelines:

Domestic students enrolled in six or more credit hours per semester (or considered full time) are required to obtain adequate health insurance. The annual premium the University sponsored student health insurance is added to each student's fees.

Domestic students with adequate alternative coverage may request cancellation of the insurance fee via [Canelink](#). ("Other Important Links" section on "Student Home" tab) Deadlines to waive the insurance are July 25th for the Fall semester, January 25th for the Spring semester, April 25th for Summer I and June 25th for Summer II.

Alternative policies should be reviewed carefully. You may be offered a policy that appears adequate, but does not provide appropriate coverage. Waiver requests must be renewed each Fall semester..

Waiver requirements:

- Coverage period: 52 continuous weeks or the complete time insured will be attending the University of Miami
- Deductible should not exceed \$400 per individual/ \$800 per family per year (higher deductible acceptable if student or family have the ability to pay in full at the time that medical services are provided, or if associated with an adequately funded health care savings account)
- No aggregate cap (no maximum coverage amount)
- Basic benefits: room/ board, hospital services, physician fees, ambulance, outpatient services, in network co-insurance 30% or less, in network maximum out-of-pocket not to exceed \$4,000 (unless part of a high deductible health plan with an adequately funded health care savings account)
- Inpatient and/or outpatient mental health care similar to University coverage
- Maternity benefits; treated as any other basic benefits
- Must cover inpatient/outpatient prescription medications, without maximum coverage or other limitations.
- Must cover HIV/AIDS and sexually transmitted diseases, substance/alcohol rehabilitation treatment.
- No exclusion for pre-existing conditions
- This insurance company must be licensed to do business in the State of Florida, with claims agent in the United States and claims payable in United States dollars
- No exclusions other than those in the current year UM Student Health policy (available at www.miami.edu/student-health)