

## **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 fee.

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 15<sup>th</sup> for the Fall semester, January 10<sup>th</sup> for the Spring semester and May 25<sup>th</sup> for the Summer semester.

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 \$500 per individual/\$1000 per family per year (higher deductible acceptable is student or family can 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 fee, ambulance, outpatient services, in network coinsurance 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
- Must cover inpatient/outpatient prescription medications, without maximum coverage or other limitations
- The policy covers treatment for emergency care, medical and surgical treatment, hospitalization, diagnostic procedures, laboratory tests, specialty consultations, mental health care (including inpatient hospitalization and outpatient care), alcohol/substance rehabilitation, HIV/AIDS, maternity benefits, and pre-ex conditions.
- The policy covers services while attending the University of Miami, in the State of Florida, and when traveling in the United States or abroad.