

California Institute of Technology

Student Health Insurance Plan

Waiver Requirements



You can waive the Caltech Student Health Insurance Plan **if you have comparable health insurance that meets the following minimum requirements**. Once you waive, you cannot enroll in the Caltech Plan during the academic year unless you lose eligibility for the other insurance. Also, if for any reason you use any benefits of the Caltech Student Health Insurance Plan during the first term, you cannot waive coverage — you will be deemed to be enrolled in the Plan and charged the appropriate fee.

To be eligible for the waiver, you must be able to answer yes to each of the following criteria regarding your other health insurance:

	Yes	No
My plan covers inpatient and outpatient medical care within 10 miles of the campus area (emergency only coverage does not satisfy this requirement)	<input type="checkbox"/>	<input type="checkbox"/>
My plan offers a lifetime maximum of at least \$500,000 in coverage per accident or illness.	<input type="checkbox"/>	<input type="checkbox"/>
My insurance plan deductible does not exceed \$1,000 per policy year.	<input type="checkbox"/>	<input type="checkbox"/>
My out of pocket expenses can not exceed \$5,500 per policy year.	<input type="checkbox"/>	<input type="checkbox"/>
My plan provides coverage for prescription drugs.	<input type="checkbox"/>	<input type="checkbox"/>
My plan covers inpatient and outpatient mental health care within 10 miles of the campus area (emergency only coverage does not satisfy this requirement).	<input type="checkbox"/>	<input type="checkbox"/>
My plan provides coverage throughout the entire academic year.	<input type="checkbox"/>	<input type="checkbox"/>
My plan provides coverage for pre-existing conditions.	<input type="checkbox"/>	<input type="checkbox"/>
I understand that I am legally responsible for all medical expenses I incur and that Caltech will not be responsible for any of my medical expenses, even if I am referred by a Caltech Student Health Center Clinician.	<input type="checkbox"/>	<input type="checkbox"/>

Important Note For Students Who Have a J Visa

International students must have health insurance that meets federal regulations for foreign student visa requirements.

- *If you enroll in the Caltech Student Health Insurance Plan*, the Caltech Plan meets and exceeds the visa requirements for health insurance.
- *If you waive the Caltech Plan*, your other health insurance must meet Caltech's waiver requirements **and** the visa requirements. For additional information, please visit www.aetnastudenthealth.com (Tools and Tips for International Students).

For a detailed description of the Caltech Student Health Insurance Plan, please review the Caltech Student Health Insurance Plan brochure. The Brochure is available at www.aetnastudenthealth.com, or you can request a copy by contacting the Caltech Benefits office at 626-395-6443.