# University of Rochester
## Insurance Criteria

To be eligible for waiver of the University-sponsored insurance, the student’s health insurance plan must meet the following minimum standards.

1. The plan must cover a minimum of $500,000 in medical benefits due to illness, accident, or injury per plan year.

2. The plan must have a deductible of no more than $5,000 US per covered person per plan year. (Note: Plans without a deductible meet this requirement.)

3. The plan must cover prescription medications to a minimum of $100,000 US per plan year.

4. The plan covers all pre-existing health conditions without restrictions.

5. The plan covers mental health conditions at the same level as other medical conditions.

6. The plan must cover care related to pregnancy and delivery for female students. (Note: Male students should answer yes.)

7. The plan must cover care for injuries related to intercollegiate athletics and recreational activities.

8. The plan is in effect as of August 1 and will remain in effect through the academic year (i.e., July 31 or December 31 for students graduating in December).


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