Waiver Requirements for Student Health Insurance 2015-2016

Lycoming College requires all International students to have adequate health insurance. If you elect to waive enrollment in the Student Health Insurance for yourself (if permitted) we require that the alternative health coverage meets the following minimum criteria. Foreign insurance (without US claims processing), non-(state) HMO’s, and travel insurance plans are not acceptable as alternative coverage as they do not meet the minimum requirements.

If your plan does not meet these minimum requirements, your waiver will be declined and you will be enrolled into the school sponsored plan.

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Lycoming College Student Health Insurance</th>
<th>Requirements for Alternative Coverage</th>
<th>My Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Plan year deductible</td>
<td>$250 Per Insured Person, Per Policy Year.</td>
<td>Deductible cannot be more than $500 Per Person, Per Policy Year.</td>
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<tr>
<td>Out-of-Pocket Maximum Preferred Provider</td>
<td>$5,500 Per Insured Person, Per Policy Year.</td>
<td>No more than $6,000 Per Insured Person, Per Policy Year.</td>
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<tr>
<td>Prescription Drugs Covered</td>
<td>$15 Copay per prescription Tier 1  $40 Copay per prescription Tier 2 $60 Copay per prescription Tier 3 Up to a 31 day supply per prescription covered at 100% after copay.</td>
<td>Must have at least a Prescription Drug Card.</td>
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<tr>
<td>Pre-existing Conditions</td>
<td>Covered</td>
<td>Must be covered from first dollar.</td>
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<tr>
<td>Claims processing unit must be based in the U.S.</td>
<td>Yes, is based in the U.S.</td>
<td>Must be U.S. based</td>
<td>☐</td>
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<tr>
<td>Coverage for services provided in Pennsylvania</td>
<td>Yes</td>
<td>Must provide coverage for all medically necessary care while you are within 50 miles of the Pennsylvania area.</td>
<td>☐</td>
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<tr>
<td>Coverage for services provided outside of Pennsylvania</td>
<td>Yes</td>
<td>Must provide coverage outside of Pennsylvania, including travel student or research abroad.</td>
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<tr>
<td>Coverage Period</td>
<td>Coverage is provided during the period of your appointment in the Lycoming College for the 2015-2016 academic year.</td>
<td>Must provide coverage for the entire academic year, including the summer months and remain in force as long as you are a registered student at Lycoming College.</td>
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<tr>
<td>Medical Emergency</td>
<td>Yes</td>
<td>Yes</td>
<td>☐</td>
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<tr>
<td>Medical Evacuation</td>
<td>Unlimited</td>
<td>Minimum $50,000</td>
<td>☐</td>
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<tr>
<td>Repatriation</td>
<td>Unlimited</td>
<td>Minimum $25,000</td>
<td>☐</td>
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</tbody>
</table>