



Student Health Insurance Plan – Comparison Checklist

The following grid will help you to determine whether the insurance plan you’re considering is comparable to the comprehensive Student Health Insurance Plan offered by RIT and underwritten by Aetna Student Health.

In order to waive the Student Health Insurance Plan, your plan must meet New York health insurance regulations and those of the Affordable Care Act (ACA). It is your responsibility to review your plan and talk to your insurance agent about any questions you have on your plan. *Note: The Student Health Insurance Plan offered by RIT satisfies all of these requirements.*

If your plan doesn’t meet, at a minimum, the following requirements, you cannot waive the Student Health Insurance Plan. If you answered “No” to any of these points below, your plan is not comparable.

In addition to the following requirements below, please also be aware that:

- Insurance plans that are called Travel Insurance are not acceptable
- Short Term / Limited Duration Medical Plans that are available to purchase on a weekly or monthly basis are not considered comparable to the Student Health Insurance Plan
- Socialized medicine policies, including Canadian policies, are not acceptable

Does your health insurance meet or exceed the following minimum requirements?	
1. Provided by a U.S.-based insurer*	Yes No
2. Unlimited annual and lifetime benefits (i.e., no policy maximum)	Yes No
3. Inforce for the duration of the academic year, or until your program ends	Yes No
4. The maximum yearly deductible cannot exceed \$500	Yes No
5. Provides coverage for health care where the student is attending school (Rochester or elsewhere)	Yes No
6. In-Network co-insurance no greater than 25%	Yes No
7. No pre-existing condition limitation	Yes No
8. Unlimited maximum for Medical Evacuation benefits and Repatriation of Remains benefits	Yes No

**Insurance carriers or their subsidiaries outside the 50 U.S. states or coverage by foreign National Health Services programs are not acceptable under this criterion. Some of these plans may advertise that they are ACA-compliant and provides a U.S. address; however, many are not filed and approved in the U.S.*

The following is a partial list of international insurance plans that have been determined to not meet the above requirements.

Advent Syndicate 780 at Lloyds
Aetna International
Albsig Insurance Company
Allianz Global Assistance
ASPE Insurance
Aviva
Bajaj Allianz
BCS Insurance Company
Best Doctors Insurance Limited
Calvo Select Care
Compass
Donbu Insurance
European Unions Joint Sickness Ins.
Foreign Service Benefit Plan
Global Benefit Group
Global Care Inc.
Golden Rule Insurance
Gouda Travel Insurance
HCC Medical Insurance Services
HTH International
Humanis
Hyundia Marine
ICICI Lombard-Plans
International Student Protection
ISOA
ISO Compass Gold

ISO Compass Silver
ISP Chartis
ISM
LIG Insurance Korea
Lloyds of London
Medavie Blue Cross
MSH International
PGH Global
PSI Bronze Plan
PSI Silver Plan
PSI Gold Plan
PSI Diamond Plan
PSI Platinum Plan
Reliance General
Sagicor
Samsung Fire and Marine
Seven Corners
Study USA
Summit America Insurance Services
TATA AIG
TATA International
Tokio Marine HCC
United Healthcare Compass