Health Insurance Requirement for Medical, on-campus Health Sciences, and on-campus Nursing Students

The George Washington University

The Requirement

All Medical, on-campus Health Sciences and on-campus Nursing students are required to have and maintain health insurance coverage for the duration of their GW studies. If you are or will be a Medical, on-campus Health Sciences or on-campus Nursing student, the University will automatically enroll you in the GW student health insurance plan and will add the cost of that coverage onto your bill for tuition, fees, and other university expenses. You have the option to apply for an exemption if you have an alternate insurance plan that meets the waiver criteria listed below.

Key Features of the GW Student Health Insurance Plan

- Annual Plan through Aetna Student Health, August 12, 2015 – August 11, 2016. Premium: $2,651. The premium will be split into two installments of $1,325.50 in August and January and billed to the students account.

- Coverage Benefit. If you experience illnesses or accidents while you are covered by this insurance, the coverage is an unlimited amount for your health care for the duration of your insurance.

- The GW Student Health Service. Most services provided at Student Health Service, an outpatient medical clinic for all university students, will be covered by the insurance.

- In-Network vs. Out-of-Network Care. You may seek health care from any physician or health care provider you wish, but the amount the insurance will pay is different depending upon whether you use:
  - An in-network health care provider (one participating in the insurance company) or
  - An out-of-network provider (one not participating in the insurance company).

- In-Network Health Care
  - You will be required to pay the first $300 of your health care costs each year. This is called the annual deductible.
  - After you pay the first $300, the insurance will pay 80% of your health care costs and you will pay 20%. The amount you pay is called co-insurance your co-pay.
  - The maximum you will be required to pay for in-network care is $6,350 per year. This is called your annual maximum out-of-pocket expense. If you reach that maximum, the insurance will pay 100% of in-network care for the remainder of that coverage year.

- Out-of-Network Health Care
  - You will be required to pay the first $3,000 of your health care costs each year. This is called the annual deductible.
After you pay the first $3,000, the insurance will pay 60% of your health care costs and you will pay 40%. The amount you pay is called co-insurance or your co-pay.

The maximum you will be required to pay for out-of-network care is $15,000 per year. This is called your annual maximum out-of-pocket expense. If you reach that maximum, the insurance will pay 100% of out-of-network care for the remainder of that coverage year.

- **Preventive Health Care.** There is no deductible or co-pay for preventive health care. The insurance will pay 100% of costs.

- **Prescriptions.** Prescriptions are medications prescribed by a physician. You will be required to pay the first $100, a deductible, in prescription costs each year. After that, you will be responsible to pay a small co-payment for each prescription.

### Application for Exemption from the GW Student Health Insurance Plan

Upon arrival on campus, and after registration, you will have the right to request that (1) you not be covered by the GW Student Health Insurance Plan and (2) the charge for health insurance on your University bill be removed. You may request this by completing an exemption or waiver application and by providing documents that prove you have health insurance coverage under a different plan that satisfies the minimum requirements listed below. Your insurance plan:

- Must be provided by a company licensed to do business in the United States, with a U.S. claims payment office and a U.S. telephone number.

- Must be currently active and you must promise to maintain it during the entire period you are registered for the current academic school term.

- Must provide an annual minimum of unlimited coverage for each accident or illness you may suffer each policy year.

- Must include coverage for prescriptions (medications prescribed by a physician).

- Must cover pre-existing conditions (illnesses or medical conditions that began before the effective date of the insurance coverage) with no waiting period (or the plan must have been in effect long enough that any waiting period has already passed).

- Must cover in-patient and out-patient medical and mental health care in the Washington, D.C. area, including Alcohol, Drug Abuse and Detoxification Treatment. Please note that emergency-only coverage does not satisfy this requirement.

- Must cover expenses related to self-inflicted injuries and suicide.

- Must have a maximum deductible of $1,500.

- Must provide at least $10,000 for medical evacuation. Medical evacuation is transportation to your home country so that you can receive medical care there.
• Must provide at least $7,500 for repatriation of remains. *Repatriation* provides transportation to your home country in the event of your death.

  Please note that travel insurance is **not** eligible for an exemption or waiver.

  You must be registered for classes in order to waive out of the Aetna Student Health Insurance.

  Information about the plan and the waiver process will be posted after July 27, 2015, please visit:  

  For more information, please visit [http://studenthealth.gwu.edu/student-health-insurance](http://studenthealth.gwu.edu/student-health-insurance)