

Requirements for VMCVM Students

YOU HAVE THE OPTION TO PURCHASE THE STUDENT HEALTH INSURANCE PLAN THROUGH THE UNIVERSITY OR YOU MAY FIND A COMPARABLE PLAN OUTSIDE OF THE UNIVERSITY.

- 1.** The policy must have major medical benefits of at least \$100,000 per insured per policy year.
- 2.** The policy must have deductibles less than \$2,500 per illness or injury, per insured with no cap on the maximum deductible paid out.
- 3.** The policy must be free of exclusions of coverage for participation in, travel to, or practice in club sports, intramural or extramural sports. Only participation in intercollegiate sports may be excluded.
- 4.** The policy must be free of any pre-existing condition exclusions that would permanently exclude coverage under the policy. After meeting a satisfactory waiting period, all accidents or illnesses would be covered.
- 5.** The policy benefits paid to a student under any plan prior to the student's initial policy effective date are not counted against the maximum benefit payable.
- 6.** The policy accident and sickness insurance effective on the date the application and premium are received by the insurer with no qualification requirements and assuming premiums are paid as required, effective until the start of the next academic year.