



## Florida Institute of Technology Student Health Insurance Waiver Criteria

Fall 2019/Spring 2020

- \* Claims agent in the United States
- \* Claims payable in United States dollars
- \* The insurance company is licensed to do business in the state of Florida
- \* Coverage period: 52 continuous weeks or the complete time insured will be attending Florida Tech.
- \* Unlimited aggregate cap per illness or injury.
- \* Deductible: should not exceed \$250 annually
- \* Basic benefits: room, board, hospital services, physician fees, ambulance, outpatient services fee paid at 80% of usual, customary, reasonable (UCR) fees after deductible is met.
- \* Inpatient/outpatient prescription medications: offers coverage
- \* Must cover HIV/AIDS and sexually transmitted diseases
- \* Must cover substance/alcohol rehabilitation treatment
- \* Repatriation: Unlimited (coverage to return remains to home country)
- \* Medical Evacuation: Unlimited (if directed by the physician in charge to be medically necessary, the expenses of the patient to be transported back to his/her home country and accompanied by an escort)
- \* No exclusions for pre-existing conditions.

*\* All benefits and attributes must be covered by a submitted insurance carrier for waiver consideration.*