

UNIVERSITY OF DELAWARE
INFORMATION ABOUT COMPARABLE HEALTH INSURANCE PLANS

A comparable plan must not have internal limits on essential benefits like emergency services, hospitalization, maternity care, mental health and substance abuse services, laboratory services, and preventative and wellness services. For example, a \$5,000 maximum benefit on mental health services is not considered comparable.

The student must be able to access their plan's benefits in the University of Delaware area in both emergency **and** non-emergency situations. It should not be assumed that a plan provides nationwide access in both emergency and non-emergency situations, or at all.

While you are insured under the plan, there should not be a time restriction on your benefit period for a condition. For example, a plan that will only cover an injury or sickness for 20 weeks from the date the injury occurred or sickness began is not considered comparable.

If the plan has a deductible, it should be no more than \$500. If the deductible is more than \$500, the student must financially be able to meet the plan's deductible so it will not keep him/her from obtaining medical services.

The maximum benefit must be unlimited (i.e. not be limited to any dollar amount).

The claims address must be located within the United States.

The plan must be ACA (Affordable Care Act) compliant.

International students must have \$50,000 in coverage for medical evacuation and repatriation.

ISO and PSI plans are not considered comparable to the UD Student Health Insurance Plan.