



Health Insurance Waiver Checklist

Hollins University maintains a requirement that all International students must have health insurance in place while attending school. This plan must be considered comparable to the sponsored student health insurance plan offered by your school, which ensures that students not only have insurance, but that they have access to coverage in the Roanoke, VA area.

Not all insurance plans are considered comparable. Before you decide to complete the online waiver form, you should contact your private health insurance provider to answer the following questions:

- Does this Plan provide access to each of the following in the Roanoke, VA area (within 10 miles of zip code 24019)?
 - Local Doctors
 - Local Specialists
 - Local Hospitals
 - Inpatient Hospitalization
 - Outpatient Hospitalization
 - Other Health Care Providers in Emergency Situations
 - Other Health Care Providers in Routine/Non-Emergency Situations
 - Coverage for Lab Work/Diagnostic X-Rays
 - Physical Therapy
 - Chiropractic Care
 - Ambulance services
 - Prescription Coverage
 - Inpatient Mental Health, Substance Abuse & Counseling Services
 - Outpatient Mental Health, Substance Abuse & Counseling Services

Other important considerations:

- Coverage must be in force from August 1, 2017 to July 31, 2018.
- Deductibles: Though your deductible is not measured as it relates to comparability and will not impact your ability to waive the school sponsored Student Health Insurance Plan, you should note the following:
 - The total premium of the Student Health Insurance Plan may be less than the deductible per person under your private health insurance plan.
 - The Hollins Student Health Insurance plan carries a \$500 annual deductible for coverage obtained in-network.
- The online waiver must be completed each academic year.
- Acceptance of your waiver does not guarantee your plan meets comparability standards. Hollins assumes no liability for medical costs by accepting your online waiver.
- Once the waiver period has closed, there will be no further opportunity to waive the school-sponsored Student Health Insurance Plan, so please review your options carefully prior to waiving coverage.