

## Plan Comparison Check List

Use the following grid to determine whether plan the plan you're considering is comparable to the Student Insurance Plan offered to Hollins University students. Your plan must be compliant with Virginia regulations and the Patient Protection Affordable Care Act (PPACA). It is your responsibility to review your plan and talk to your insurance agent about any questions you have on your plan.

If your plan doesn't meet, at a minimum, the following requirements, you cannot waive the Student Health Insurance Plan.

In addition to the following requirements below, also be aware that **plans purchased on a monthly basis are not considered comparable.**

	My Plan	
Student Health Insurance Plan	Yes	No
1. An insurance company whose home office is based in the United States		
2. An unlimited plan maximum benefit <ul style="list-style-type: none"><li>• This means no maximum benefit per illness or injury per coverage period or per lifetime</li></ul>		
3. Immediate Coverage for Pre-existing Conditions; no waiting period for services [In addition to looking at what's covered, check the list of exclusions and limitations].		
4. Emergency Services Coverage		
5. Maternity Coverage and Coverage for Newborns		
6. Mental Health/Substance Abuse, no limits outpatient or inpatient		
7. Pharmacy Benefits		
8. Preventive Care Services <ul style="list-style-type: none"><li>• This means coverage for routine physicals, physician visits exams, gynecological exams, coverage for preventive lab tests, preventive immunizations and vaccinations.</li></ul>		
9. Worldwide Travel Assistance to include medical evacuation and medical repatriation and repatriation of remains		
10. A network of doctors, specialists, and hospitals in the Roanoke, VA area		

\*If you answered "No" to any of these points, your plan is not comparable.

Below is a list of insurance carriers that are not acceptable to waive out of the Hollins University Student Health Insurance Plan with. *Please be advised, this is not a complete list.*

American International Group (AIG) Travel Insurance  
Anadolu Sigorta  
Bajaj Allianz  
Best Doctors Insurance Limited  
Compass Benefits  
European Union's Joint Sickness Insurance Scheme  
Global Care, Inc  
Global Exchange, Inc.  
Global Underwriters Agency  
GLOBAL UNDERWRITERS AGENCY  
Gouda Travel Insurance  
HANWHA GENERAL INSURANCE CO.,LTD  
HCC Medical Insurance services  
HTH international  
HTH Worldwide Insurance Service  
ICICI Lombard Gold  
IHC Health Solutions, Inc.  
International Student Protection  
ISO Compass Gold  
ISO Compass Silver  
ISO Insurance  
ISO student health insurance  
ISO Syracuse Basic Plan  
ISOA  
ISP Chartis  
KB Insurance  
LIG Insurance Korea  
MCS life  
NTUC Income  
Olympus Managed Health Care, Inc  
PSI Diamond Plan  
PSI Platinum Plan  
PSI silver plan  
Samsung Fire & Marine Insurance  
Seven Corners  
STARR GLOBAL  
Student Medcover Co.  
TATA AIG  
Tata International Plan  
Tugo