

Plan Comparison Check List

Use the following grid to determine whether 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">This means no maximum benefit per illness or injury per coverage period or per lifetime		
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">This means coverage for routine physicals, physician visits exams, gynecological exams, coverage for preventive lab tests, preventive immunizations and vaccinations.		
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 Medicover Co.
TATA AIG
Tata International Plan
Tugo