



## STONEHILL COLLEGE

### Health Insurance Waiver Checklist

Stonehill College maintains a requirement that all eligible 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 North Easton, MA 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 North Easton, MA area (within 10 miles of zip code 02357?)
  - 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

If your child will be competing in an intercollegiate sport while attending Stonehill College:

- Does this Plan limit or exclude coverage due to injury related to practice or play of an intercollegiate sport?\*
- \*Though not required for the purpose of the waiver, please be aware that should your private insurance limit or exclude coverage for intercollegiate sports injury, the student/family will be responsible for any deductible prior to receiving coverage under the School's Intercollegiate Sports policy, if applicable.*

Other important considerations:

- Coverage must be in force from August 13, 2019 to August 12, 2020.
- 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 Stonehill College Student Health Insurance plan carries a \$150 (Undergraduate) / \$500( Graduate) annual deductible for coverage obtained in-network for Undergraduate students,
- The online waiver must be completed each academic year.
- Acceptance of your waiver does not guarantee your plan meets comparability standards. Stonehill College assumes no liability for medical costs by accepting your online waiver.
- Once the waiver period / open enrollment period has closed, there will be no further opportunity to enroll in the school-sponsored Student Health Insurance Plan without a Qualifying Life Event for the remainder of the academic year, so please review your options carefully prior to making a decision.