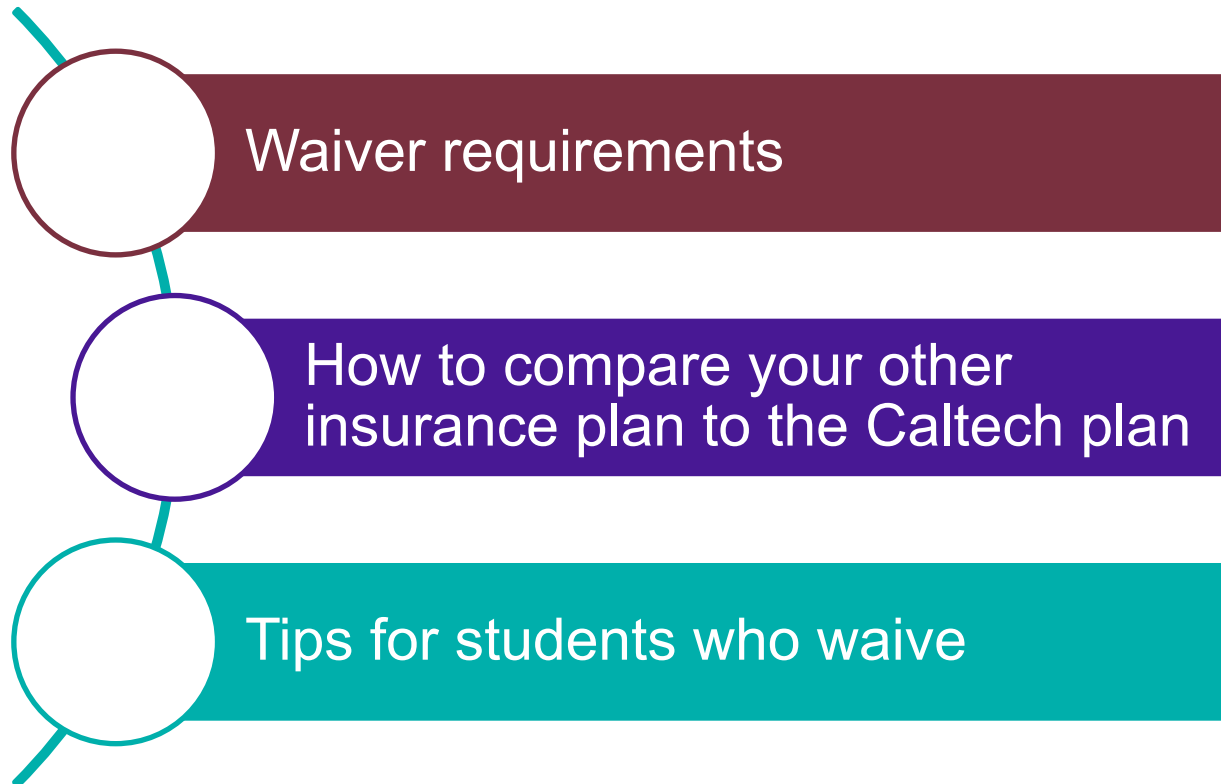


Student Guide to Waiving Caltech Insurance



What's Inside



Waiver Requirements

To waive the Caltech Student Medical Plan, you must have other health insurance that meets Caltech's waiver requirements. If you are in Caltech's Study Abroad program [additional requirements](#) will apply.

2025-26 Caltech Student Medical Waiver Requirements

| | |
|---|---|
| 1 | My plan covers inpatient and outpatient medical care and mental health care within 10 miles of the campus area, including routine, urgent and emergency care (emergency only coverage does not satisfy this requirement). |
| 2 | My insurance annual deductible does not exceed \$3,400 per individual per policy year or \$6,800 per family per policy year. |
| 3 | My out-of-pocket expenses cannot exceed \$10,000 per policy year. |
| 4 | My plan offers unlimited coverage per accident or illness. |
| 5 | My plan provides coverage for pre-existing conditions. |
| 6 | My plan provides coverage for prescription drugs. |
| 7 | My plan provides coverage throughout the entire academic year. |
| 8 | My plan is provided by an insurance company based in the United States. |
| 9 | I understand that I am legally responsible for all medical expenses I incur and that Caltech will not be responsible for any of my medical expenses, even if I am referred by a Caltech Student Health Center Clinician. |

If you are an international student in J-1 status, your other health insurance **must** meet Caltech's waiver requirements **and** insurance requirements established by the Department of State. See page 8 for details.

How to Compare Plans

| Caltech Plan | Other Plan |
|---|---|
| The Caltech Student Medical Plan provides worldwide coverage throughout the year. | Does the other plan provide year-round and worldwide coverage even when away from Caltech for academics, research, work or vacation? |
| The Caltech plan was created specifically for Caltech students, and supplements and coordinates with services provided through Student Wellness Services. | How will the other plan coordinate coverage with the Student Wellness Services? |
| There are many preferred plan providers in the Caltech area and nationwide, and you can access out-of-network care if needed. | Does the other plan cover health care expenses in the Caltech area — for emergencies and non-emergencies (such as physician visits, specialty care and lab work). |
| As long as you are a student registered at Caltech you will be covered. | Will the other plan cover you as long as you are registered at Caltech? Will the other plan provide coverage even if there is a change in your parent's job status or insurance coverage? (Keep in mind that you lose eligibility for your parent's health plan when you reach age 26.) |

Continued...

How to Compare Plans

| Caltech Plan | Other Plan |
|---|--|
| Coverage is through Anthem Student Advantage, which provides coverage worldwide. | Is the other plan provided by a company licensed to do business in the United States? Can you access care worldwide in the other plan? |
| The Caltech plan covers inpatient and outpatient mental health services, while at Caltech and at home. | Does the other plan provide extensive mental health coverage? |
| As long as you are a student registered at Caltech you will be covered (even while on sabbatical or approved leave of absence for up to 3 terms). | Will the other plan cover your care even while you are on an approved sabbatical or leave of absence? |
| As part of the Caltech Plan, you have coverage worldwide for emergency medical transportation and evacuation. | Does the other plan provide worldwide assistance locating qualified medical care and emergency medical transportation and evacuation? |
| The Caltech Plan uses Anthem Student Advantage's national network of providers. | Does the other plan include a national provider network? |

Continued...

How to Compare Plans

| Caltech Plan | Other Plan |
|--|--|
| Prescription drug coverage is available through retail pharmacies and Anthem Student Advantage's mail order pharmacy. | Does the other plan includes prescription drug coverage? Can your fill prescriptions through retail pharmacies and mail order? |
| Caltech's Benefits Team and Student Wellness Services provide local customer service. | Does the other plan offer local customer service support for Caltech students? |
| If you are an international student attending Caltech on a J1 visa, you must have health insurance that meets Department of State insurance requirements. The Caltech Student Health Plan meets and exceeds the J1 visa requirements for health insurance. | Does the other plan meet the federal health insurance requirements for students on a J1 Visa? |

Some Helpful Tips

The Caltech Student Medical Plan is designed to make it as easy as possible for you to get the care you need while you are away from home. If you waive the plan and rely on your own insurance, receiving care might be a challenge.

If you waive the Caltech Student Medical Plan:

Bring your insurance card to Caltech and carry it with you at all times or have the information available via your medical carrier's mobile app.

Some health care providers require payment at the time care is rendered. You'll need to have a credit card for those situations.

It's up to you to find local providers for care not available through Student Wellness Services. Get a list of local providers who participate in the plan's network — physician, pharmacy, mental health counselor, hospital, etc. At the very least, you should know how to find local plan providers online or by calling the plan's customer service number.

Learn about how the other insurance works: What payment is required at the time care is received? Is there a deductible? Will claims need to be submitted? Are there coverage limits?

Make sure you have all the necessary contact information in the event of illness or injury, so you can contact the insurance company.

Continued...

Some Helpful Tips

If you waive the Caltech Student Medical Plan, make sure you know:

- How your insurance company defines urgent care vs. emergency care?
- After an urgent or emergency situation, will the plan cover follow-up medical care provided by doctors near Caltech?
- Does the plan require you to get permission (e.g., from a primary care physician) before you can receive specialty care or see a provider away from home (often called a “referral”)?
- Does the plan restrict you to certain designated doctors or hospitals?
- If you are injured playing intercollegiate sports, will your health plan cover medically necessary care and follow-up treatment?

Preparing for an unexpected illness or injury will make it easier for you to get the care you need ... and could save you from unnecessary expenses.

International Students and Dependents in J-1 and J-2 Status

If you are an international student in J-1 status, your other health insurance **must** meet Caltech's waiver requirements **and** the following Department of State insurance requirements.

22 CFR 62.14

- Minimum coverage requirements:
 - Medical benefits of at least \$100,000 per accident or illness;
 - Repatriation of remains in the amount of \$25,000;
 - Expenses associated with the medical evacuation to home country in the amount of \$50,000; and
 - Deductibles not to exceed \$500 per accident or illness.
- Student pays no more than 25% of the covered benefits per accident or illness.
- Must not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.
- Must meet certain insurance company standards:
 - Underwritten by an insurance corporation having an A.M. Best rating of "A-" or above; a McGraw Hill Financial/Standard & Poor's Claims-paying Ability rating of "A-" or above; a Weiss Research, Inc. rating of "B+" or above; a Fitch Ratings, Inc. rating of "A-" or above; a Moody's Investor Services rating of "A3" or above; or such other rating as the Department of State may from time to time specify; or
 - Backed by the full faith and credit of the government of the exchange visitor's home country; or
 - Part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor; or
 - Offered through or underwritten by a federally qualified Health Maintenance Organization or eligible Competitive Medical Plan as determined by the Centers for Medicare and Medicaid Services of the U.S. Department of Health and Human Services.

The Caltech Student Health Insurance Plan meets all of the federal requirements.

International Students and Dependents in J-1 and J-2 Status

IMPORTANT!

J-1 exchange visitors and their J-2 dependents who willfully fail to maintain insurance coverage that meets the Department of State requirements while participating in Caltech's exchange visitor program or who make material misrepresentations to Caltech concerning such coverage will be deemed to be in violation of the regulations and will be subject to termination as an exchange visitor.

22 CFR 62.14

hr.caltech.edu

July 2025

