

Study Abroad Student Waiver Requirements

All registered Caltech students must have health insurance — either through Caltech or through another source. As a Study Abroad student, you may waive the Caltech Student Health Insurance Plan only **if you have other health insurance that meets Caltech's waiver requirements for students in the Study Abroad Program.** (Your other coverage must include emergency, urgent and routine care.) Caltech Benefits will need a letter from your insurance carrier indicating that your coverage meets the requirements highlighted in grey below.

If you wish to waive, **you must make your waiver election at studentca.anthem.com/student** between July 11 and August 8, 2025. Your waiver request is subject to review and approval. If you do not waive online by August 8, 2025, you will automatically be enrolled in the Caltech Plan, and the premium cost will be charged to your student account. There will be no exceptions granted or refunds given.

Waiver Requirements for Study Abroad Students

Your alternative health insurance must meet the following minimum requirements:

- 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).
- My insurance **annual deductible** does not exceed \$3,400 per individual per policy year or \$6,800 per family per policy year.
- My **out-of-pocket expenses** cannot exceed \$10,000 per policy year.
- My plan offers **unlimited coverage** per accident or illness.
- My plan provides coverage for prescription drugs.
- Coverage throughout the term abroad.
- The plan should include coverage within a 10-mile radius of the host University and assistance while students are abroad — including emergency room, urgent and routine care.

- The plan must have health insurance that meets federal requirements for foreign student visas.
- Specifically, the plan must provide the following while you are in the city/country of your host University:
 - Routine and urgent care coverage.
 - Comprehensive emergency coverage for hospital and physician services, including office visits, ambulance services, emergency care, hospitalization, professional services, and X-ray services.
 - Comprehensive coverage for outpatient and inpatient mental health and substance abuse therapy.

For Study Abroad only, the alternative coverage does not need to be provided by a company based in the United States. When you waive online at studentca.anthem.com, **please check “yes” for this requirement** even if your alternative insurance is provided by a company not based in the U.S.

Please keep in mind that these are minimum requirements. Before choosing to waive, make sure your alternative coverage will provide adequate protection should you become ill or injured while studying abroad. For additional tips about what to look for in an alternative plan, please visit our student benefits website at <https://hr.caltech.edu/studentbenefits>.

Please note: The last requirement applies only for students in the Study Abroad Program.

You're Covered in the Caltech Plan

Keep in mind that the Caltech Plan provides excellent coverage:

- After you pay an annual maximum of \$1,000 in deductible and co-insurance, the plan pays 100% for covered expenses in-network, including:
 - Hospital and physician services such as office visits, ambulance services, emergency care, hospitalization, professional services, and X-ray services.
 - Outpatient and inpatient mental health and substance abuse therapy.
- For students traveling abroad, the plan provides emergency assistance services for medical referrals, lost luggage, assistance, travel advisories, and more.

For additional information about the Caltech Student Health Insurance Plan coverage, please visit <https://hr.caltech.edu/studentbenefits>.