# Clarification of Insurance Policy Benefits

To be considered “comparable,” student health insurance must meet the minimum standards and/or value listed below:

1. Effective dates of coverage: must cover academic year (August 15 – May 15)
2. Total maximum benefit amount: greater than or equal to $200,000 USD
3. Deductible amount: less than or equal to $100 USD
4. Accidental death benefit?: greater than or equal to $10,000 USD
5. Dismemberment benefit?: greater than or equal to $5,000 USD
6. Are pre-existing conditions covered? If not, the waiting period must have been completed before first arrival at Plattsburgh
7. Is medical evacuation covered? Yes, greater than or equal to $5,000 USD
   To what amount?
8. Is repatriation covered? Yes, greater than or equal to $5,000 USD
   To what amount?
9. Maximum daily benefit for In-hospital room and board: NO MAXIMUM
10. Are outpatient emotional and mental disorders covered? Yes, greater than or equal to $2,000 USD
    To what amount?
11. Are inpatient emotional and mental disorders covered? Yes, greater than or equal to 80% of cost
    To what amount?
12. Is outpatient alcoholism and substance abuse covered? Yes, greater than or equal to $100 USD per day
    To what amount?
13. Are prescription drugs covered? Yes
14. Are x-rays and lab work covered? Yes
15. Are ambulance charges and medical equipment rental expenses covered? Yes