

## Insurance Waiver Standards

**The University of Rochester Postdoctoral Benefit Program** waiver standards are in compliance with the Affordable Care Act (ACA). All postdocs that already have a health insurance policy must demonstrate proof of insurance for themselves by submitting a waiver application to Garnett-Powers & Associates.

For postdocs who would like to waive out of the University's Postdoc health insurance plan, a comparable health insurance plan:

- 1) Must be provided by a company licensed to do business in the United States, with a U.S claims payment office and a U.S. telephone number. The company must have a process to remit payments to providers within the U.S.
  - a. Travel insurance is not acceptable
  - b. Insurance that covers emergencies only is not acceptable
- 2) Must provide preventative care and FDA approved contraceptives covered at 100% (for plans that have in-network/out-of-network providers, coverage at 100% for in-network providers only is acceptable);
- 3) Must provide coverage for both accident and sickness;
- 4) Must provide coverage for all pre-existing conditions with no limits for the coverage;
- 5) With the exception of University of Rochester employee plans, must have a deductible not in excess of \$500 per individual, per policy year;
- 6) Must provide coverage , in the New York area, for hospital room, board, miscellaneous hospital expenses, physician expenses in and out of the hospital, ambulance service, outpatient labs, x-rays and diagnostic tests without specific limitations for the treatment of medical conditions;
- 7) Must have coverage for pregnancy as any other illness or injury;
- 8) Must have an unlimited benefit for any illness or injury as per ACA guidelines;
- 9) Must have inpatient and outpatient, mental health and substance abuse coverage and must be covered as any other illness or injury;
- 10) Must have coverage for injuries or illnesses that occur as a result of alcohol, illegal drugs or as the result of an attempt to commit suicide and must be covered as any other illness and must be covered as any other illness or injury;
- 11) Must have prescription drug coverage within a minimum of \$ 100,000 coverage per policy year;
- 12) Must offer worldwide coverage for emergencies (exemption from coverage in an international postdocs' home country is acceptable).