

WAIVER ELIGIBILITY CHECKLIST

Students enrolled in a comparable alternate insurance plan may request a waiver from the Columbia University Student Health Insurance Plan during the annual open enrollment period.

Use this worksheet to help you determine if your health insurance plan meets [Columbia University waiver criteria](#). This checklist is provided for reference purposes only.

If you select NO in any of these required benefits, your plan will NOT be eligible for waiver approval.

COVERAGE REQUIREMENTS	YES	NO
Based in and licensed to do business in the United States		
Effective and remains in force for the duration of the plan year (August 15, 2025 - August 14, 2026)		
Routine and emergency care provided in the New York City area		
Treatment for pre-existing conditions <i>(no waiting periods or exclusions)</i>		
No yearly or lifetime coverage maximums for essential* health benefits:		
Outpatient care <i>(ambulatory patient services)</i>		
Emergency room services		
Hospitalization <i>(treatment for inpatient care)</i>		
Maternity and newborn care		
Mental health and addiction treatment		
Prescription drugs		
Rehabilitative services		
Laboratory services		
Preventive services, wellness services, and chronic disease treatment		
Pediatric services		
INTERNATIONAL STUDENTS ONLY:		
Routine coverage throughout the United States		
The following criteria may be met via a secondary coverage plan:		
Medical evacuation <i>(minimum of \$50,000)</i>		
Repatriation coverage <i>(minimum of \$25,000)</i>		

Learn more about the Columbia Plan, its benefits, optional dental and vision insurance and more at [Student Health on Haven's website](#).

Questions about your eligibility?
shsinsurance@cumc.columbia.edu

**Essential health benefits according to the Affordable Care Act*