

## HEALTH INSURANCE CHECKLIST

According to Massachusetts state law, your health insurance coverage must provide the following: access to care in the Wheaton College area, coverage for students over the age of 19, and comprehensive coverage extending beyond emergency care to include routine physician and hospital services. The Accident and Sickness Insurance Plan offered by Wheaton College meets or exceeds these minimum standards.

If you are currently enrolled in a personal health insurance plan, it is your responsibility to determine if it meets or exceeds the coverage available through the Accident and Sickness Insurance Plan offered by the college.

**Certain health insurance plans, such as out-of-state Medicaid, HMOs with limited out-of-network coverage, and other out-of-state policies (e.g., Kaiser), as well as international plans not headquartered in the US, do *not* provide comparable coverage. If you belong to such a plan, state law requires your participation in the health insurance plan offered by the college or in another comparable plan.**

To assist you in comparing health insurance plans, the brochure of the Accident and Sickness Insurance Plan offered by the college is accessible online at [gallagherkoster.com/students/](http://gallagherkoster.com/students/)

**If you belong to an  
HMO, international, or out-of-state health insurance plan,  
contact your insurance company and  
confirm that your plan provides coverage for:**

**Routine** care by physicians at Norton Medical Center and Sturdy Memorial Hospital

- Is a referral from your PCP required?
- Is a co-pay required?
- Is there a deductible?

Diagnostic testing and lab services

Mental health services

- Is a co-pay required?

Prescription drug coverage

- Co-pay amount?

Inpatient and outpatient hospital services

Emergency services

If your current policy provides the above coverage, you may ***waive enrollment*** in the health insurance plan available through the college ***ONLINE*** at [gallagherkoster.com/students/](http://gallagherkoster.com/students/). Please print a copy of your confirmation number for your records.

If you do not waive the insurance plan available through Wheaton, you will automatically be enrolled in the plan and the college will bill you for the annual premium.