

Domestic Health Insurance Guidelines

Domestic students enrolled in six or more credit hours per semester (or considered full time) are required to obtain adequate health insurance (see exceptions at www.miami.edu/student-health). The annual premium for the health insurance plan offered through the Student Health Service is added to each student's fees. Domestic students with adequate alternative coverage may request cancellation of the insurance fee via myUM, or by submitting a [Domestic Insurance Cancellation Form](#). Deadlines to waive the insurance are July 25th for the Fall semester, January 25th for the Spring semester, April 25th for Summer I and June 25th for Summer II.

Insurance policies should meet or exceed the benefits of the policy offered through the Student Health Service. Alternative policies should be reviewed carefully. You may be offered a policy that appears adequate, but does not provide appropriate coverage.

Policy requirements:

- Coverage of treatment for emergency care, medical and surgical treatment, hospitalization, diagnostic procedures, laboratory tests, specialty consultations, mental health care (including inpatient hospitalization and outpatient care), alcohol/substance rehabilitation, HIV/AIDS, and maternity benefits;
- exclusion for pre-existing conditions should not exceed 6 consecutive months;
- aggregate cap should be at least \$500,000;
- deductible should not exceed \$400;
- insurance must cover the insured for services while attending the University of Miami, in the State of Florida, or traveling in the United States or abroad;
- coverage period must be for the complete time that the insured will be attending the University of Miami.
- Must include prescription drug coverage without maximum coverage limitations.