



Michigan Technological University Waiver Criteria

In order to waive coverage, your current plan must meet the following benefit requirements

Waiver Criteria	Michigan Tech
Out-of-pocket maximum	Maximum \$6,350 per individual, \$12,700 per family
Deductible	Maximum \$750 per individual, \$1,500 per family
Medical Benefits	Must not contain a lifetime maximum (no per-condition minimums)
Repatriation of remains	At least \$25,000
Medical Evacuation	At least \$50,000
Prescription drugs	Required coverage
Mental health/psychotherapy	Must cover inpatient and outpatient as any other illness
Inpatient care, room & board, labs & x-ray, emergency room	Must cover at least 80% of charges – In Network
Alcoholism and substance abuse	Must cover inpatient and outpatient as any other illness
Maternity/pregnancy	Must be treated as any other condition if conception occurs during policy
Other	<ul style="list-style-type: none"> • Must cover waiver period • Cannot be travel insurance • Cannot require that the insured person return to home country for treatment