



## **REQUIREMENT FOR HEALTH INSURANCE**

All students are required to maintain health insurance that meets or exceeds limits and requirements listed below.

The deadline for submission of verification of health insurance for all incoming students to the Master of Arts in Biomedical Sciences Program is July 16.

### **Minimum Health Insurance Requirements:**

- Deductible Maximum: \$2,500 \*
- Co-Pay: Students should seek no higher than 30% co-pay with insurance covering at least 70% up to \$5,000 maximum and 100% payment by insurance after \$5,000 is met.
- For new students, insurance must become effective no later than July 16 (verification of proof must be submitted by July 16). All students must maintain coverage throughout program enrollment.

**\*If you are eligible to be covered under a parent/guardian's insurance plan and the deductible exceeds \$2,500, attach a copy of the insurance coverage to the "Proof of Coverage" form along with a signed statement by the parent/guardian that he/she will guarantee the costs of care up to the deductible amount.**

### **Selection of Carrier:**

You may select the carrier of your choice as long as you meet the minimum health insurance requirements above. Various companies have worked with our students in the past to meet student needs.

Please note, the VCOM DO Student Insurance plan is only available to medical students actively enrolled in the DO program. All Master of Arts in Biomedical Sciences Program students must establish individual coverage.

Anthem Blue Cross Blue Shield  
[www.anthem.com](http://www.anthem.com)

Affordable Care Act-Health Insurance Exchange  
[www.healthcare.gov](http://www.healthcare.gov)

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***New students must submit proof of insurance prior to July 16 and must be effective no later than July 17. Requests for extension of the deadline should be addressed to the Biomedical Sciences Program Office. Contact information can be found on the Program website. Students must maintain coverage with no lapse.***