In order to waive the MSU Sponsored Student Health Insurance Plan, your policy must meet the following criteria:

International Students:

- Does your plan cover at least a minimum of $500,000 per condition without time limitation?
- Does your plan have a policy year deductible of $500 or less per individual?
- Does your plan cover inpatient and outpatient medical services (Including labs and x-rays)?
- Does your plan cover inpatient and outpatient mental health services?
- Does your plan cover prescriptions up to a minimum of $500,000?
- Does your plan have a maximum out of pocket limit of $2000 per individual and $4000 per family?
- Does your plan provide coverage worldwide?
- Does your plan have $50,000 or more provision for medical evacuation to the international student’s home country?
- Does your plan have $25,000 or more provision for repatriation (removal of remains after death) to the international student’s home country?
- Does your plan have coverage for HIV infection, including Acquired Immune Deficiency syndrome (AIDS), AIDS-related complex, and a positive HIV test?  
  *If you are not an international medical student this criteria does not apply.*
- Does your plan provide coverage for the waiver period requested?