

September 2, 2014

Hi Avirek,

Thank you for submitting a copy of your ICICI Lombard insurance plan for your request to be waived from the NYU-sponsored health insurance plan for Fall 2014. The plan is not acceptable for a waiver of the University-sponsored health insurance plan due to the following reasons:

1. The amount of the policy is \$250,000. The plan must not have a monetary maximum per policy year. Furthermore, there is no separate benefit for medical evacuation and repatriation as it is included in the \$500,000 Medical Cover maximum. Students need to demonstrate at least \$15,000 per year for medical evacuation and \$7,500 for repatriation of remains.
2. There are monetary limits for certain benefits. For example,
  - a. treatment for mental and nervous disorders, including alcoholism and drug dependency, has a maximum limit of \$1,000.
  - b. cancer screening and mammographic examinations on recommendation from physician has a maximum limit of \$2,000.
3. The insurance company is not headquartered and operating in the United States with a U.S. claims address and customer service telephone number.
4. The plan does not provide coverage for any claim arising out of illnesses or accidents that the Insured has caused intentionally or as a result of drunkenness or addiction to alcohol or drugs; mental disorder, anxiety, depression, stress, venereal disease or any loss directly or indirectly attributable to HIV and/or any HIV related illness including AIDS.

Due to the above reasons, the health insurance plan you submitted for review does not meet the University waiver criteria. The coverage is not comparable to or greater than the benefits of the University-sponsored School of Engineering (SOE) Health Insurance Plan.

If you would like to review a Summary of Plan Benefits, please download the 2014-2015 Guide to Student Health Insurance and Healthcare via our website at [www.nyu.edu/health/insurance](http://www.nyu.edu/health/insurance).