

Williams College

Student Health Insurance – Plan Comparison Checklist

Not all health plans are created equal. To help you choose a health plan that provides the highest level of protection while studying at Williams, complete this checklist and compare.

	SHIP	Your Plan
Provides coverage as long as I am registered in a degree-seeking program at Williams College	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is not a regional (HMO, out-of-state Medicaid or out-of-state subsidized) health plan	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Access to local doctors, specialists, hospitals and other health care providers in the Williamstown, MA, area	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage for inpatient hospitalization, surgery, ambulance and emergency room treatment in the Williamstown, MA, area	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage for outpatient services such as office visits, lab work, diagnostic x-rays, physical therapy, chiropractic care, and prescription coverage in the Williamstown, MA, area	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage for inpatient and outpatient mental health, substance abuse and counseling services in the Williamstown, MA, area	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage for medically necessary drugs, including antiretrovirals in the event of a blood or body-fluid exposure	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is underwritten by a USA-based insurance company and meets the Affordable Care Act (ACA) requirements (limited short-term duration plans do not meet ACA requirements)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Has unlimited annual and lifetime benefits (i.e., no policy maximum)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Has no pre-existing condition limitations	<input checked="" type="checkbox"/>	<input type="checkbox"/>

If you could not check every box for your plan, Williams student insurance may be the right health plan for you!