

## Required Health and Accident Insurance

Upon acceptance to VMCVM, you are required to forward the Office of Academic Affairs the following:

1. Summary of your insurance policy
2. Copy of your current insurance card
3. Name of Insurance Company
4. Insurance ID Number
5. Group Number
6. Effective Date
7. Type of Coverage (Individual, Family, etc.)
8. Customer Service Telephone Number of the Insurance Company

You can send the information by mail, a scanned email attachment or Fax to the following address:

Office of Academic Affairs  
Phase III, Suite 203  
245 Duckpond Drive (0442)  
Blacksburg, VA 24061  
[acadaff@vt.edu](mailto:acadaff@vt.edu)  
Fax: 540-231-9290

If the Office of Academic Affairs has not received verification of adequate insurance coverage prior to your start date, you will not be permitted to begin your clinical rotations.

### **Mandatory minimum insurance requirements Veterinary student health and accident insurance**

During the past several years, there has been increasing concern from veterinary students, their families, the college, and our external preceptors regarding accidents and injuries that have occurred during the time a student is enrolled in the veterinary medical curriculum. The veterinary profession has a variety of inherent risks such as animal bites, kicks, cuts, accidental injections, etc.

Additionally, it is patently unfair to external preceptors to ask them to accept a student into their practice who does not have adequate insurance coverage. Consequently, in 1996 we implemented a policy of mandatory health and accident insurance coverage for all veterinary medicine students. This step has been taken to ensure that your best interests are looked after so that you or your family will not have excessive medical bills should you suffer an accident or injury while you are a veterinary student.

All veterinary students are required to have health and accident insurance. The university does not recommend specific policies or insurers; however minimum insurance policy requirements have been established to ensure minimum standards are met by all insurers. They are as follows:

- Major medical benefits of at least \$100,000 per insured per policy year or major medical benefits of at least \$400,000 maximum benefit per accident or illness. (A basic policy for accident and illness with a maximum benefit or maximum lifetime benefit per accident or illness of less than \$400,000 is not acceptable).
- There should be no exclusion of coverage for travel.
- The accident and sickness insurance must be effective on the date an application and premiums are received by the insurer with no qualification requirements and, assuming premiums are paid as required, be effective until the start of the next academic year.
- There should be no pre-existing condition setup, which excludes coverage permanently under the policy. After meeting a satisfactory waiting period, all accidents or illnesses must be covered.
- Deductibles should be no more than \$1,000. While it is recommended that the deductible be per insured per year, it is acceptable to have no more than \$1,000 deductible per illness or injury per insured with no cap on the maximum deductible paid out.
- Benefits paid to a student under any plan prior to the student's initial policy effective date cannot be counted against the maximum benefit payable under the policy.