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

1. 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.)

2. There should be no exclusion of coverage for participation in, travel to, or practice in club sports, intramural or extramural sports. Only participation in intercollegiate sports may be excluded.

3. The accident and sickness insurance must be effective on the date an application and premium 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.

4. 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.

5. Deductibles should be no more than $2500. While it is recommended that the deductible be per insured per year, it is acceptable to have no more than $2500 deductible per illness or injury per insured with no cap on the maximum deductible paid out. If a student is insured on a family policy and has a deductible of greater than $2500, documentation must be provided to demonstrate available monies for health care in the event of accident, injury or catastrophic event. This documentation can be a letter from a parent or information regarding an account which is accessible for health care coverage.

6. 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.