



Guest Membership Coverage

Out-of-State students utilizing an HMO health plan (under their parents or otherwise), may not be covered for routine medical care unless that care is provided in their home state.

Most major health insurance companies offer special programs for students attending college in another state. These programs are referred to as Guest Memberships or Out-of-State Coverage.

A Guest Membership Plan will provide medical coverage to the student while they are pursuing a degree out-of-state. These plans are normally available at **no additional cost**.

To determine if you will have coverage for all medical care, contact your insurance company to explain that you will be attending college in another state. Our student health insurance broker, RCM&D, can advise you on how to obtain a Guest Membership or Out-of-State Coverage.



Questions? Contact Tim Cummons at RCM&D
410.583.5452 | tcummons@rcmd.com

RCM&D is ranked among the top independent insurance advisory firms in the United States. Our specialized teams provide strategic solutions and consulting for risk management, insurance and employee benefits. Leveraging more than 130 years of experience and strong local, national and global reach, we partner with you to meet all of your business objectives.



rcmd.com | 800.346.4075

Baltimore, MD | Washington, DC | Richmond, VA | Philadelphia, PA | Harrisburg, PA