

Student Health Insurance Requirement 2020-2021 Academic Year

What is the student health insurance requirement?

All West Virginia University and WVU Tech students enrolled in six or more credit hours and all international students enrolled in one or more credit hours must be covered by health insurance. All eligible students will be automatically enrolled in and billed for WVU's Aetna student health insurance plan when fees are assessed for Spring 2021. Students already covered on another health insurance plan may opt out of the plan, and have the fee credited back to their account, by submitting the online student health insurance waiver. The waiver form is available on the Student Insurance Office website at studentinsurance.wvu.edu and is completed each academic year.

Health care services provided at WVU Student Health will be billed to each student's individual insurance plan. Students seeking treatment at WVU Student Health will be asked to show their insurance ID at the time of service. They may choose to pay out of pocket for services if they do not wish to have their insurance billed.

What if I already have health insurance or I'm covered by my parent's plan?

1st - Make sure your plan is accepted in West Virginia. Your plan needs to provide inpatient and outpatient coverage and pharmacy coverage in West Virginia. Call your insurance company or ask your parents what you need to do to make sure your plan covers you while you're attending school in West Virginia. Medicaid plans issued by states other than West Virginia do not meet the minimum requirements for student health insurance for WVU or WVU Tech.

2nd - Complete the WVU Student Health Insurance Waiver Application **by the deadline of January 4, 2021.** The waiver is available on the Student Insurance Office website, studentinsurance.wvu.edu. If the student insurance fee is not credited back to your account before your tuition and fees are paid, a refund will be issued upon approval of your waiver.

Waiver Form available:	Waiver Due Date:	First Day of Classes Spring 2021	Last Day of Add/Drop Period:
October 28, 2020	January 4, 2021	January 19, 2021	January 25, 2021

3rd - Bring a physical copy of your health insurance card to school with you in the Spring; most health care providers including WVU Student Health require a copy of your insurance card at the time of service.

What if I don't have health insurance?

The good news is that WVU has negotiated a great plan for WVU students. You will be automatically enrolled in WVU's Aetna student health insurance plan. You can use your WVU student insurance plan all over the country through Aetna's national network of providers. Please visit our website for instructions and for additional information about the WVU Aetna plan, including eligibility requirements.

How much is this going to cost?

The spring insurance premium is \$1,086. This provides you with coverage from January 1, 2021 through August 10, 2021. **You will see a health insurance fee included with your Spring 2021 tuition and fees.** You can pay for your insurance the same way you pay your tuition and fees, including any financial aid received from scholarships, grants, loans, or by credit card.

Insurance Fee Per Term:	Preferred (In-Network) Deductible:	Preferred Copay for Physician Office Visit:	Preferred (In Network) Coinsurance:	Spring Coverage:
\$1,086	\$500	\$25	80% (Consult Plan Summary)	January 1, 2021- August 10, 2021

Do I have any other options for health insurance coverage?

Yes, you have options! Check with your parents to see if you may be covered under their insurance plan – most children are eligible to be covered under a parent's health insurance plan until age 26. Or, you can check out other options on the health insurance exchange at healthcare.gov. Remember, though, the WVU student insurance plan has been designed to meet the needs of our students and offers excellent coverage with low out-of-pocket costs.

Remember to bring your insurance card with you to campus! Medical providers, including WVU Student Health, will need to see your insurance card if you need to seek medical treatment.

I'm a new student. How do I submit my proof of immunizations?

If you're a first-time freshman or transfer student, you're required to have had certain immunizations in order to protect the health and safety of our campus. A list of the required immunizations is available at studentinsurance.wvu.edu. **If you'll be opting out of the WVU Aetna student health insurance plan,** questions confirming your immunizations are part of the student insurance waiver and satisfy the proof of immunization requirement. **If you won't be opting out of the WVU Aetna plan,** you'll complete a separate Immunization Questionnaire available at studentinsurance.wvu.edu.

What if I still have questions?

Visit the **Student Insurance Office** website at studentinsurance.wvu.edu for additional information about the student insurance and immunization requirements, waiver process, and to access a link to the student insurance waiver. If you still have questions, e-mail sio@mail.wvu.edu or call 304.293.6815. Your feedback helps us better serve all our students and their families. We look forward to hearing from you.

The West Virginia University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company.