

Health Insurance Requirement Policy 2017-2018

As a condition of enrollment, USF requires students to have health insurance, both to protect against unexpected high medical costs and to provide access to quality care. The following students will be charged the health insurance premium on their [Student Account](#) as a separate fee.

- All undergraduate domestic students registering for 9 credit hours or more (EXCEPT Certificate programs and Online programs students)
- All graduate domestic students registering for 6 credit hours or more (EXCEPT Certificate programs and Online programs students)
- All international students and scholars registering for at least 1 credit hour or more (including non degree students)
- All students who reside in University operated housing

Please note:

- The health insurance charge is tied to your registration. Students will be charged for the health insurance whenever they register for the above-specified number of credits in a given semester. Please check [your bill](#). If you have any questions, please don't hesitate to contact Health Promotion Services at (415) 422-5797.

Opting out (waiving) the health insurance requirement every academic year

Students who have coverage comparable (ACA Silver, Gold, or Platinum plan) to the University-sponsored Gold plan must waive this requirement every academic year.

Domestic students may waive this requirement online at the Aetna website.

International students must waive this requirement online at the Health Promotion Services website to ensure that their health insurance policy meets the minimum requirement established by the University of San Francisco, and the United States federal government regulations.

Students are expected to maintain comparable health insurance coverage at all times during their waiver period. If a student's health insurance coverage is dropped, it is the student's responsibility to contact the Health Promotion Services to discuss her/his options within 72 hours.

If a student waives in the Fall semester, the waiver is good for the Fall and Spring semesters. Students, who waive in the Spring semester, must waive again in the following Fall semester.

Waiver Approval/Denial

If the waiver is approved, the student's account will be credited accordingly. However, if a student uses the health insurance, then waives it later or takes a leave, or withdraws from school, the student is responsible for the health insurance premium and/or all her/his medical bills. A continuing student will be recharged the health insurance premium if s/he has outstanding and paid claims with Aetna.

If the waiver is denied, students must contact Health Promotion Services within 72 hours of the waiver denial. Please call 415-422-5797 or hps@usfca.edu.

Open waiver/enrollment periods

Fall semester	June 6 through September 1
Spring semester	December 1 through February 1

Health Insurance coverage dates

Student coverage will become effective at 12:00 AM on the coverage start date and will terminate at 11:59 PM on the coverage date indicated below:

Fall Semester	August 1 to December 31
Spring Semester	January 1 to July 31
Summer (<i>students commencing their school in summer</i>)	May 1 to July 31

Summer Students

Students who commence their enrollment in the summer session are not automatically enrolled in and not billed for the University-sponsored health insurance plan. These students must purchase the coverage for the summer session or apply for a waiver in order to comply with the USF health insurance policy.

Voluntarily Enrollment

All continuing students registered for at least 3 units are eligible to purchase the Aetna health plan during open enrollment.

Optional Practical Training (OPT) Students

International students who are completing their OPT are eligible to voluntarily purchase the student health insurance plan during open enrollment up to a year.

Leave of Absence

All Students on an official medical or academic leave of absence are eligible to voluntarily purchase the student health insurance plan during open enrollment up to a year.

School Withdrawal

All students who withdraw from school are NOT eligible to purchase the University-sponsored health insurance plan.

Dependent Coverage

Spouses, domestic partners, or dependent children are not eligible to enroll in the student health plan.

Special Program

Special programs are short-term programs generally lasting between one to six weeks. Students enrolled in a special program, as well as visiting international students/scholars, are eligible to purchase the University-sponsored student health insurance. Students enrolled in a special program may purchase the plan on a monthly basis (i.e., 8/1-8/30). Partial monthly purchase is not available.