Health Insurance Requirement Policy 2016 - 2017
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 do not hesitate to contact Health Promotion Services at (415) 422-5797 or hps@usfca.edu.

Opting out of (waiving) the health insurance requirement every academic year
Students who have coverage comparable to the University-sponsored Gold plan must waive this requirement every academic year.

Domestic students may waive this requirement online at the United Healthcare Student Resources (UHCSR) 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.

Waiver (Opting out) Rules

- Students must waive the health insurance requirement every academic year.
- Students who waive USF health coverage in the fall will waive coverage for the entire academic year.
- Students who did not register for the required units in fall but do so in the spring semester must waive the coverage in the spring/summer semester.
- Students who waive USF health coverage in spring/summer must waive again the following fall semester.
Waiver Approval/Denial
If the waiver is approved, the student’s account will be credited accordingly. However, if a continuing student uses the health insurance, then waives it later, the student is responsible for the health insurance premium and/or all her/his medical bills. 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.

Leave of Absence and Withdrawal
If a student takes a leave of absence or withdraws and gets a full refund for the health insurance premium, the student is responsible for all her/his medical bills if he/she uses the school insurance.

Open Waiver/Enrollment Periods
Fall semester  
Spring/summer semester

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  
Spring Semester  
Summer (students commencing their school in summer)

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 three (3) units are eligible to purchase the United Healthcare Student Resources health plan during the open enrollment/waiver period.

Optional Practical Training (OPT) Students
International students who are completing their OPT are eligible to voluntarily purchase the student health insurance plan during open the enrollment/waiver period for up to a year.

Leave of Absence
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. Student must contact Health Promotion Services to discuss her/his options within 72 hours.

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 Programs**
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., 8/1/15 to 8/30/15). Partial monthly purchase is NOT available.