

Student Health Insurance

All **full-time** domestic students (full-time constitutes ≥ 12 hours for undergraduates, ≥ 9 hours for graduates and ≥ 6 *doctoral students) and **all international students** (eligibility is based on Admission status) are required to participate in the student accident and sickness insurance plan. **Only domestic students are allowed to waive insurance.** To complete an online waiver, visit <https://consolidatedhealthplan.com/group/514/waiver/>. Please allow up to 2 weeks for the insurance waiver to be applied to the student account.

This plan protects students 24 hours a day, whether at home, school or while traveling. The insurance plan is also available for dependents. This coverage is in effect during the interim vacation periods. Participation in intercollegiate athletics is not covered. Brochures that describe student health insurance cost and coverage details are available in the Office of Health Services, or by logging on to: <http://www.uiw.edu/health/hinsurance.html> **Insurance must be waived on or before the stated waiver deadline posted in the Academic Calendar found in this University Course Schedule.**

*Full-time doctoral status changes when student is in dissertation writing phase and/or ≥ 3 hours (Doctoral students are not automatically charged in this status and must request and pay for insurance coverage after enrollment.)

Note: Insurance is automatically assessed against the majority of student's account. The charges will not be removed unless a waiver is submitted to the insurance provider at <https://consolidatedhealthplan.com/group/514/waiver/> before the deadline date. All fees are subject to change without notice.

If charges do not appear on your student statement it reflects, no insurance premium has been submitted on your behalf. Application and full payment for dependent coverage is due the day of purchase. Eligibility of insurance is determined by insurance company.

Students currently enrolled in any University term(s) can purchase UIW students insurance for themselves and their *dependents at any time from the Business Office during the academic school year.

*Individual student insurance must be purchased prior to availability for dependent coverage.