Student Health Insurance Waiver To Do

This guide will cover how a student will complete a To Do list for the Student Health Insurance waiver.

Step One

The student logs into the Catalyst portal:

https://catalyst.uc.edu
Step Two

The student’s To Do list will appear on the right side of the dashboard:

Students can have multiple To Dos on their lists at one time; some may affect registration—and will have a corresponding Service Indicator to that effect—but most will not.

- The Student Health Insurance Waiver To Do will have a negative Service Indicator associated with it. However, it will serve only as a reminder to complete the To Do and will have no adverse impact.

If a negative Service Indicator exists (for anything, not just Student Health Insurance), a pop-up message will appear when the student logs into Catalyst. Clicking OK at the bottom right corner will clear it.
Completing the Steps for the Student Health Insurance Waiver To Do List

Step Three

The student will click on the down arrow next to the text of the To Do and will then click “Review & Complete”:
Step Four

The Student Health Insurance Requirement explanation page will appear:

<table>
<thead>
<tr>
<th>Student Task WorkCenter</th>
<th>Student Health Insurance Waiver</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Student Health Insurance Requirement</strong></td>
<td></td>
</tr>
</tbody>
</table>

**ALL UNDERGRADUATE AND GRADUATE STUDENTS**, domestic or international who register for six (6) or more credit hours or Co-op, are required to be covered by health insurance. Military veterans may substitute their military insurance for the health insurance mandate. All students who register for six (6) or more credit hours or Co-op will automatically be assessed single student coverage unless they have previously waived coverage in that same academic year or are covered under a UC Student Health Insurance dependent policy. Students who have been assessed insurance charges will be required to pay those charges unless an accurate Student Health Insurance Waiver is received by the Student Health Insurance Office by the 10th day of the semester. Students who enroll for our dependent coverage purchase and pay for the policy for an entire academic year.

UC FULL-TIME EMPLOYEES who qualify for and are enrolled under University benefits will be waived automatically. All other employees must submit a Student Health Insurance Waiver. NOTE: Dependents of UC Employees are required to submit a complete and accurate UC Student Health Insurance Waiver and are not exempt from this process.

The following groups are not eligible for Student Health Insurance:
- Students participating in the Greater Cincinnati Consortium (Academic Plan is NMNR-CRT)
- Students in the CECH Professional Development programs (Academic Plan is NMAT-PDG or NMAT-PDU)
- Students in Distance Learning programs (Academic Subplan begins with an asterisk *)
- CEAS students in the Chinese University program, during the years studying in China (Academic Subplan is EE-CQ or ME-CQ)
- Dual Enrollment students

2016-17 waiver deadlines are:
- Fall Semester: September 8, 2016
- Spring Semester: January 24, 2017
- Summer Semester: May 23, 2017

For additional information, please contact the Student Health Insurance Office at (513) 556-6656, Suite 334, The Lindner Center.

I understand that by selecting "Enroll" below, I will **automatically be charged for Student Health Insurance**, providing I am registered for six (6) or more credit hours and/or Co-op and am not in one of the exempted groups noted above.

I understand that by selecting "Decide Later" below, I will be able to return later to enroll or waive, but until I provide documentation of valid health insurance coverage I will **automatically be charged for Student Health Insurance**, providing I am registered for six (6) or more credit hours and/or Co-op and am not in one of the exempted groups.

I understand that by clicking Waive below, I will be directed to pages that will require me to enter health insurance policy information.

**Upon selection of Accept or Waive and completion of this process, any subsequent changes must be made directly with the Student Health Insurance Office.**

[Waive] [Enroll] [Decide Later]

The student will read the text and will have three options:
Step Five

If the student chooses Waive, the waiver agreement will appear. The student will click on the check box and then on Continue.

If the student does not want to continue with the Waiver Agreement, clicking on the circle next to “*Health Ins Waiver” will return them to the main page.
2016-17 Student Health Insurance Waiver

All undergraduate and graduate students, domestic or international, who register for six (6) or more credit hours or Co-op, are required to be covered by health insurance (military veterans may substitute their unlimited access to the VA/M/C for this health insurance mandate, all other applicable rules below apply). Additionally, international students must be covered by a major medical policy that meets our waiver requirements for the duration of their stay in the United States for the purpose of attending the University of Cincinnati. All students who register for six (6) or more credit hours and/or Co-op will automatically be assessed single student coverage unless they have previously waivered (in that same academic year) or are covered under a UC Student Health Insurance dependent policy. Students who have been assessed insurance charges will be required to pay the charges unless an accurate Student Health Insurance Waiver is received by the Student Health Insurance Office by the 16th day of the semester. Students who enroll for dependent coverage must also pay for the policy for an entire academic year.

International students with F or J visas must also (in addition to the above) have medical evacuation and repatriation benefits. International students are strongly encouraged to bring a hard copy of the description (in English and U.S. currency) of the alternate policy under which they wish to be covered to the Student Health Insurance Office for approval. This should be done prior to purchase and well before the waiver deadlines listed below. International students are also advised to discuss waiver requirements with employees in UC’s Student Health Insurance Office and not with any outside entities. The Student Health Insurance Office will not be held responsible for statements regarding our department made by outside entities. International students must also visit this website: https://www.uc.edu/international/services/students/maintaining_status.html

UC Full Time Employees who qualify for, and are enrolled under, University benefits will be waivered automatically. All other employees must submit a Student Health Insurance Waiver. Note: Dependants of UC Employees are required to submit a complete and accurate UC Student Health Insurance Waiver and are not exempt from this process.

2016-17 waiver deadlines are:
- Fall Semester: September 6, 2016
- Spring Semester: January 24, 2017
- Summer Semester: May 23, 2017

For additional information, please contact the Student Health Insurance Office at (513) 556-6960, Suite 334, The Lindner Center.

Please EXCLUDE me from the UC Student Health Insurance Plan. I have health insurance equal to or greater than the coverage offered by the University of Cincinnati and I will not hold the University responsible for my medical expenses. I will inform the UC Student Health Insurance Office as soon as my insurance information changes.

In order to be accepted, your health insurance policy must:
- be a gold-tier equivalent (Health Plan Tier)
- be in compliance with the Patient Protection and Affordable Care Act (PPACA) including ten Essential Health Benefits (10 EHBs)
- not contain a pre-existing condition waiting period, or the waiting period must already have been exhausted
- contain only less restrictive limitations than the UC Student Health Insurance policy
- be active the entire time for which you are enrolled in classes; and
- be through a U.S. based insurance company employing a U.S. based claims administrator.
- I understand that if, on the first day of classes (each semester) my eligibility cannot be verified, I will not be permitted to waive Student Health Insurance even if the coverage is retroactive to the first day of classes.

I am insured under the policy listed below (please refer to your insurance ID card for this information).

* Indicates required information.

The student must read through and fill in the information completely.
Insurance Company Information

Name: ____________________________  Customer Service #: ____________________________
As listed on the ID card  Found on the back of the membership card

Policyholder Information

First Name: ____________________________  Last Name: ____________________________
Policy/Member
Number: ____________________________

I am covered under some type of Medicaid (not Medicare) product such as CareSource, Molina, or Wellcare of Kentucky etc.:  
Yes  No

My policy is purchased through an employer (If yes, provide the name of the employer below)

Employer: ____________________________

Student Information

Date of Birth: ____________________________  Email Address: ____________________________
Relationship to Policyholder: ____________________________

All Student Health Insurance Waiver related information will be sent to the above University-supplied e-mail address. I understand that if on the first day of classes (each semester), my coverage cannot be verified, I will not be permitted to waive Student Health Insurance, even if the coverage is retroactive to the first day of classes.

PLEASE NOTE: Submission of incomplete and verification of qualified information will result in mandatory assessment of insurance charges. If students miss the waiver deadline, they will automatically be enrolled in the UIC Student Health Insurance Policy and will not be permitted to waive coverage until the following semester. Students will be required to pay for the policy premium. All late waivers will be applied to the following semester provided that we are able to verify the student’s coverage through a major medical policy and that the student is not currently enrolled under a Student Health Insurance dependent policy.

Upon submission of this waiver, I am aware that all information I provide will be audited at any time during the academic year. If any information cannot be verified through my insurance company or if my policy benefits do not meet or exceed those of the UIC Student Health Insurance Policy, I understand that my waiver will be voided and, provided that I am eligible, the insurance charge will remain on my tuition bill or will be placed back on my tuition bill, whichever is applicable. This does not apply to students who have coverage under a Student Health Insurance dependent policy.

Consider the decision of your waiver an exceptionally time-sensitive situation, requiring your immediate attention.

I understand that it is my responsibility before the waiver deadline, to go to “Check My Waiver Status” to confirm that my waiver was received by the Student Health Insurance Office. I also understand that it is my responsibility to check my University-supplied e-mail account and immediately address any Student Health Insurance issues. I understand that all Student Health Insurance Waiver communication will be sent to the above University-supplied e-mail address.

Note: It is your responsibility to ensure that you read your emails sent to your University-supplied email account and immediately address any Student Health Insurance issues. It is also your responsibility to ensure that emails sent from non-academic departments, such as Student Health Insurance, are being received successfully at your University-supplied email account or, if your email is forwarded, at the alternate account. If you suspect problems, immediately contact the help desk at 513-384-4357. Failure to do so will likely result in the assessment of the Student Health Insurance charge if your waiver is declined. UCIT does not recommend forwarding emails to another account; strongly urge you to use your University-supplied email account, because email delivery cannot be guaranteed to external mail sites.
Once the student completes the information in its entirety, he/she will click the box agreeing to the waiver, and the Submit button will appear:

I understand that it is my responsibility, before the waiver deadline, to go to "Check My Waiver Status" to confirm that my waiver was received by the Student Health Insurance Office. I also understand that it is my responsibility to check my emails frequently and immediately address any Student Health Insurance issues. I understand that all Student Health Insurance Waiver communication will be sent to the above University-supplied e-mail address.

Note: It is your responsibility to ensure that you read your emails sent to your University-supplied email account and immediately address any Student Health Insurance issues. It is also your responsibility to ensure that emails sent from non-academic departments, such as Student Health Insurance, are being received successfully at your University-supplied email account or, if your email is forwarded, at the alternate account. If you suspect problems, immediately contact the help desk at 513-556-4357. Your failure to do so will likely result in the assessment of the Student Health Insurance charge if your waiver is declined. UCIT does not recommend forwarding emails to another account; they strongly urge you to use your University-supplied email account, because email delivery cannot be guaranteed to external mail sites.

After clicking submit, the Submission Complete page will appear:

At that point, the student can click on the “Check My Waiver Status” hyperlink to see the page below or click on the Exit button.

If “Check My Waiver Status” is selected, the student will see this:
Student Health Insurance Waiver Status Check

If Exit is selected, the student will see this:

Step Five

If the student clicks on the Enroll button, this pop up will appear explaining that he/she will automatically be charged for Student Health Insurance if registered for six or more credit hours and/or Co-op and not in one of the exempted groups:
Selecting this option will result in a charge on your account! (31004.7)

You will automatically be charged for Student Health Insurance, providing you are registered for six or more credit hours and/or Co-op and are not in one of the exempted groups. If you later decide to waive, you must contact the Student Health Insurance Office directly.

Click OK to continue or Cancel to go back and change your selection.

Clicking OK will return the student to the original page, where all the buttons will be grayed out and the Task Progress bar will be filled in, indicating it is completed, and the Exit button will appear in the top right corner.

When Exit is clicked, the Exit – Confirmation pop-up will appear:

Clicking the OK button will return the student to My Dashboard, where the Student Health Insurance To Do and Service Indicator will no longer appear:
Step Six

If the student clicks the Decide Later button, a pop-up will appear explaining that he/she can return later to make another selection (e.g. if the alternate health insurance coverage information is not at hand). In the meantime, the student will automatically be charged for Student Health Insurance if registered for six or more credit hours and/or Co-op and not in one of the exempted groups:

Clicking the OK button will return the student to My Dashboard, where the To Do and Service Indicator will remain until the student chooses to Accept or Waive.
The Service Indicator pop-up will continue to appear anytime the student logs into My Dashboard, until Accept or Waive is chosen and the subsequent steps completed: