

### Student Health Insurance

Due to the federally mandated health care law, the Affordable Care Act, individuals must have health insurance coverage. DSU is providing access to a cost-effective insurance plan through AIG that meets the minimum requirements for colleges offering student health insurance. All full-time undergraduate students are automatically billed for the plan at a cost of \$377 per semester.

**There are two options students must choose from by October 15, 2016, in order to receive credit or activate coverage.**

#### **OPTION 1: If already insured, waive the University's student health insurance plan**

Students who already have insurance coverage that meets the federal requirements – including those under the age of 26 who are enrolled in their parents' plan – can opt out of the University's student health insurance plan of which all full-time students are automatically enrolled at the time of registration, by completing an online waiver form **by October 15, 2016**.

##### **WHAT YOU MUST DO:**

If you already have health insurance coverage, [complete the waiver form online](#) [1].

Once your insurance waiver is verified by AIG insurance company, the University will update your student account to reflect the waiver and a credit will be issued. Students are encouraged to complete the waiver before the deadline so that student health insurance plan charges can be removed from your student account upon verification. **Students who do not waive out of the plan by October 15th will not be reimbursed the \$377 charged to their student account.**

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#### **OPTION 2: If not sufficiently insured, enroll in DSU's student health insurance plan**

Full-time students without health insurance, or enough insurance coverage that meets the federal requirements, will be provided access for an **annual cost of \$754 (\$377 per semester)** to a cost effective insurance plan through AIG that meet the minimum requirements for colleges offering health insurance.

##### **WHAT YOU MUST DO:**

If you do not waive out of the insurance plan, you will [need to go online prior](#) [1] to the **October 15, 2016, deadline and select "Enroll"** to activate your coverage and receive your insurance ID card. *To use the insurance prior to October 15, you must go online and activate your coverage.*

**Fall semester coverage is August 1, 2016, through January 12, 2017. Spring semester coverage is January 13, 2017, through August 1, 2017.**

You are strongly encouraged to learn more about Delaware State University's student health insurance plan through AIG by [viewing the full policy brochure online](#) [1]. The brochure details coverage, benefits, policy exclusions and out-of-pocket costs.

**Source URL:** <http://www.desu.edu/student-affairs/student-health-insurance>

##### **Links**

[1] <http://www.studentinsurance.com/Apps/Schools/Default.aspx?ID=226>