

Health Insurance Requirements and the Required Waiver Process

YOU HAVE BEEN BILLED FOR HEALTH INSURANCE - IF YOU HAVE PRIVATE AND CURRENT MEDICAL INSURANCE COVERAGE, YOU MAY WAIVE THE AUTOMATIC ENROLLMENT IN AND IRREVERSABLE BILLING FOR THE STUDENT HEALTH INSURANCE PLAN BY WAIVING THAT INSURANCE CHARGE BY THE DEADLINE* HERE: www.firststudent.com A SUCCESSFUL WAIVER MUST BE COMPLETED BEFORE THE DEADLINE. PROOF OF WAIVER (OFFERED AT THE COMPLETION OF THE WAIVER PROCESS) MUST BE PRINTED OR SCREENSHOT AND RETAINED AS PROOF OF WAIVER IF NEEDED LATER.

When you enter the waiver system, you will be asked to provide your EU student ID number, your private insurance carrier name, plan numbers and coverage levels so have your private health insurance plan details and EU ID# handy. If you enter the waiver system and you cannot find your account, contact your Success Advisor or send an e-mail to studev@eastern.edu for assistance.

READ THIS:

- All full time students who are enrolled in any of the Traditional Undergraduate Baccalaureate SEMESTER BASED Colleges and all first year international students, no matter what college they are enrolled in, are billed for and initially enrolled in the Student Health Insurance Plan unless successfully waived at www.firststudent.com . International students may not waive until their second year of enrollment. Other students may waive but will be billed for Student Health Insurance until such time as they successfully engage in and complete the waiver process prior to the published deadline*.
- **FAILURE TO WAIVE SUCCESSFULLY BY THE *DEADLINE FOR THE WAIVER WILL RESULT IN AUTOMATIC ENROLLMENT IN THE STUDENT HEALTH INSURANCE PLAN WITH THE ACCOMPANYING BILL AND NO REFUND WILL BE GIVEN.**
- The waiver process is required for EACH YEAR OF ENROLLMENT.
- Students, who enroll in the fall semester for the year, will be billed for the year unless they waive. Coverage is August 1 through July 31 or if enrolling in a spring semester without attending the previous fall, students will be billed for coverage from January 1, through July 31.
- International students are not permitted to waive for the first year of their enrollment and will be automatically enrolled in and billed for the insurance.
- Students who are insured under the Student Health Insurance Plan may use the Student Health Center with no copay required.
- No matter who you *showed* insurance coverage to (required for some programs and for athletes) or what you think you turned in/showed concerning health records/insurance, EACH STUDENT MUST ENTER AND COMPLETE THE HEALTH INSURANCE WAIVER PROCESS AT www.firststudent.com INDEPENDENTLY AND ANNUALLY IN ORDER TO AVOID ENROLLMENT IN AND BILLING FOR HEALTH INSURANCE.
- Should you have questions or need assistance with the waiver process, please contact your Student Success Advisor promptly.

- Student bills change due to many factors. Monitor your EU bill at least weekly. Report anomaly's to the Student Accounts Office promptly.
- Graduate and professional students as well as second year international students are encouraged to seek coverage through private channels or through the ObamaCare Exchange at: <http://obamacarefacts.com/obamacare-health-insurance-exchange/>

***THE DEADLINE FOR SUBMISSION OF A HEALTH INSURANCE WAIVER IS BY MIDNIGHT THE LAST DAY OF AUGUST FOR FALL-SPRING *EACH YEAR OF ENROLLMENT* AND BY MIDNIGHT THE LAST DAY OF FEBRUARY FOR THOSE ENTERING IN THE SPRING SEMESTER.**