### **HEALTH INSURANCE REQUIREMENT**

NSU takes seriously its responsibility to provide a safe learning environment and is committed to the health and well-being of all enrolled students. Therefore, all NSU students—with the exception of students who reside and take classes outside of the United States—are required to carry adequate health insurance coverage. The university partnered with UnitedHealthcare for the 2023–2024 academic year to provide NSU students with a comprehensive, nationwide policy priced well below comparable plans available through the Affordable Care Act exchange markets in Florida.

## NSU STUDENT HEALTH INSURANCE PLAN FEATURES

- Preventive care, women's health care, immunizations, both emergency and nonemergency health care, mental health benefits, inpatient and outpatient care, and chemical dependency benefits are included.
- You can view and share your I.D. card and claims, search for providers, and more with UnitedHealthcare's mobile app.
- A three-month continuation option is available after graduation.

For detailed benefit and coverage information, visit *uhcsr.com*.



#### **GET ASSISTANCE WITH**

- student health insurance fees
- **■** insurance-waiver inquiries
- waiver reversals/election-enrollment inquiries
- general NSU Student Health Insurance Plan questions









Scan one of the QR codes to download the UnitedHealthcare Student Resources app.



### Office of the University Bursar

3300 S. University Drive Fort Lauderdale, FL 33328-2004

Walk in: One-Stop Shop
Monday-Friday: 8:30 a.m. to 5:00 p.m.
(Visit nova.edu/financialaid/contactus for
extended hours of operation during peak periods.)

(954) 262-4060 • studenthealth@nova.edu

nova.edu/studentinsurance

NSU Federal School Code: 001509

Nova Southeastern University admits students of any race, color, sex, age, nondisqualifying disability, religion or creed, sexual orientation, gender, gender identity, military service, veteran status, or national or ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the school, and does not discriminate in administration of its educational policies, admissions policies, scholarship and loan programs, and athletic and other school-administered programs. Any such acts are unacceptable and strictly prohibited by the university. ■ Nova Southeastern University is accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) to award associate's, baccalaureate, master's, educational specialist, doctoral, and professional degrees. Questions about the accreditation of Nova Southeastern University may be directed, in writing, to the Southern Association of Colleges and Schools Commission on Colleges at 1866 Southern Lane, Decatur, GA 30033-4097, by calling (404) 679-4500, or by using information available on SACSCOC's website (www.sacscoc.org).

# STUDENT HEALTH INSURANCE

2023-2024

- Insurance Costs and Waiver Deadlines
- Waiver Criteria and Opt-Out Directions
- Assistance and Contact Information





### WAIVER DEADLINES, COVERAGE PERIODS, AND RATES

Academic Year Start Date	Мау
Waiver Deadlines	Summer: June 15, 2023 • Winter: February 1, 2024
Coverage Periods and Rates	Summer (May 1-December 31, 2023): \$1,520 Winter (January 1-April 30, 2024): \$750 Total Annual Charge: \$2,270 (May 1, 2023-April 30, 2024) Rates for final-year Health Professions Division students, who receive 15 months of coverage: Summer (May 1-December 31, 2023): \$1,519 Winter (January 1-July 31, 2024): \$1,322 Total Annual Charge: \$2,841 (May 1, 2023-July 31, 2024)

	Academic Year Start Date	June
	Waiver Deadlines	Summer: July 1, 2023 • Winter: February 1, 2024
	Coverage Periods and Rates	Summer (June 1–December 31, 2023): <b>\$1,327</b> Winter (January 1–May 31, 2024): <b>\$943</b> Total Annual Charge: <b>\$2,270</b> (June 1, 2023–May 31, 2024)

Academic Year Start Dates	June (College of Dental Medicine students in postdoctoral programs with 2019–2020 admit terms and prior)  July (new College of Dental Medicine students in postdoctoral programs)
Waiver Deadlines	Summer: August 1, 2023 • Winter: February 1, 2024
Coverage Periods and Rates	Summer II (July 1-December 31, 2023): <b>\$1,141</b> Winter (January 1-June 30, 2024): <b>\$1,129</b> Total Annual Charge: <b>\$2,270</b> (July 1, 2023-June 30, 2024)

Academic Year Start Dates	July August
Waiver Deadlines	Fall: September 1, 2023 • Winter: February 1, 2024
Coverage Periods and Rates	Fall (August 1-December 31, 2023): <b>\$949</b> Winter (January 1-July 31, 2024): <b>\$1,321</b> Total Annual Charge: <b>\$2,270</b> (August 1, 2023-July 31, 2024)

Fall I	
Start Date	September
Waiver Deadline	October 1, 2023
Coverage Period and Rate	Fall (September 1-December 31, 2023): <b>\$757</b>

Fall II	
Start Date	October*
Waiver Deadline	October 15, 2023
Coverage Period and Rate	Second Part of Fall Term (October 1–December 31, 2023): <b>\$571</b>

Winter I	Winter I	
Start Date	January	
Waiver Deadline	February 1, 2024	
Coverage Periods and Rates	January 1-April 30, 2024: <b>\$750</b> January 1-May 31, 2024: <b>\$943</b> January 1-June 30, 2024: <b>\$1,129</b> January 1-July 31, 2024: <b>\$1,321</b>	

Winter II	Winter II	
Start Date	March*	
Waiver Deadline	April 1, 2024	
Coverage Period and Rates	Second Part of Winter Term (March 1–July 31, 2024): <b>\$949</b>	

Winter IA	Winter IA	
Start Date	February	
Waiver Deadline	March 1, 2024	
Coverage Period and Rate	Winter February 1–June 30, 2024): <b>\$937</b>	

Spring	
Start Date	April
Waiver Deadline	April 15, 2024
Coverage Period and Rate	Spring (April 1-June 30, 2024): <b>\$564</b>

### YOUR STUDENT HEALTH INSURANCE CHARGES

Once you register for classes, the student health insurance charge will be placed on your Nova Southeastern University (NSU) student account. As per NSU's payment policy, the full amount is due at the time of registration. The NSU Student Health Insurance Department will send an email to your @mynsu.nova.edu account to notify you that the charge has been placed.

## TO OPT OUT, YOU MUST COMPLETE YOUR WAIVER ANNUALLY.

If you already have health insurance, you must opt out of the NSU Student Health Insurance Plan by the waiver deadline for the period in which you first enroll, based on your program's start date. If your insurance meets NSU's waiver criteria, the waiver will be valid for the remainder of your program's academic year. When a new academic year starts, another email will be sent to alert you that a new student health insurance charge has been placed on your account and that it is time to complete a new waiver. If you keep the NSU Student Health Insurance, you will have an opportunity to opt out of the plan by the next waiver deadline for your program.

### **WAIVER CRITERIA**

Your plan must meet the following criteria to opt out of the NSU Student Health Insurance Plan:

- The claims administrator of your insurance plan must be based in the United States with a U.S. telephone number and address for submission of claims.
- 2. The policy is not a traveling policy.
- 3. The insurance plan provides both emergency and nonemergency health care, as well as mental health benefits, within a 25-mile radius of your registered NSU campus or near the place of residence for online registered students. Out-of-state Medicaid, state children's health insurance plans, HMOs, and Kaiser Permanente plans may not cover nonemergency care out of the designated state and will not be sufficient coverage.
- 4. The plan provides inpatient and outpatient mental health care and chemical dependency benefits comparable to the coverage provided by the NSU Student Health Insurance Plan.
- 5. Coverage for prescription medication is provided.
- 6. The lifetime benefit is unlimited.

\*Only available to students who are only enrolled in the second part of term and have not taken advantage of their insurance benefit during the first part of term.

Submit your waiver online by the deadline for your program at *nova.edu/studentinsurance*.