

UIW STUDENT HEALTH INSURANCE PROCESS

All UIW students are required to maintain health insurance and will be automatically enrolled in the UIW sponsored Student health Insurance Plan. The plan will be charged on the fee statement each semester the student is enrolled.

If you have alternative health insurance coverage (guardian or employer) that meets the Affordable Care Act requirements, you may submit a waiver request.

Do you currently have Affordable Care Act (ACA) approved health insurance?
(Travel plans, short-term plans and cost sharing plans are not accepted)

YES

Please submit a waiver:

- Go to <https://www.studentinsurance.com/Client/948>
- Select the waive option to start the waiver application.
- Upload a copy of your health insurance into the waiver system.
- Once the waiver has been successfully completed, you will receive a confirmation page that you can save for your records.
- No exceptions will be made after the waiver deadline.

Please allow 5-7 days for the insurance waiver to be reviewed. You will receive an email from Wellfleet Student Insurance. If approved, **a waiver will be applied to your student account.**

If your insurance waiver is denied . . .

NO

Simply pay your tuition and student fee bill.

- If an enrolled student would like to add a spouse or dependents(s), they can complete the enrollment process on the Wellfleet Student website.
- Insurance cards are electronic and can be accessed once your plan goes into effect at <https://www.studentinsurance.com/Client/948>.

If a student's waiver request is denied, and they have questions or would like to appeal the decision they can contact Wellfleet at 1-877-657-5030.

The waiver declined letter will state the reason they waiver was declined as well as instruction on what types of documents to upload for further review.

Waiver appeals will be accepted up to two weeks after the waiver period closes.

