



Frequently Asked Questions: Student Health Insurance for 2009-2010
Updated August 10, 2009

With the approval of the University's Board of Trustees, Stetson University College of Law now requires students — other than those enrolled exclusively in online programs — to have health insurance coverage. A student health-insurance program has been developed to provide quality health insurance at a reasonable cost. This preliminary *Frequently Asked Questions* document will provide more details about this decision and how it is being implemented. Because the implementation process is ongoing, as we obtain more detail, we will update the FAQs. Insurance requirements for study-abroad programs are addressed separately at the end of this document.

Domestic Insurance Requirements

1. What is the new requirement on student health insurance?

The following students are required to have health insurance:

- a. International students who hold F or J visas;
- b. Students enrolled in any of the following programs:
 - (i) Full-time J.D. or J.D. dual-degree program;
 - (ii) Part-time J.D. or J.D. dual-degree program;
 - (iii) LL.M. in International Law;
 - (iv) Visiting or transient students; or
 - (iv) Any Stetson Law sponsored study-abroad program (discussed in FAQ Number 28–32).

2. When does this requirement take effect?

The decision to require domestic student health insurance is effective with the Fall 2009 semester. Mandatory international health insurance is already required for study-abroad programs, and will remain so.

3. Why has the College decided to require health insurance?

The issue of student health insurance has garnered much attention in recent years. Other colleges and universities, like us, have moved toward mandatory health coverage because a growing concern exists about students' inability to obtain basic health care and the increase in medical-related student drop-out rates. This led the University's Board of Trustees to approve mandatory health insurance as a non-academic condition of enrollment at the College of Law. Health insurance provides protection for many

unexpected illnesses and injuries that can interrupt the student educational experience. In our experience, students without health insurance often defer or neglect their health and health care because of the expense. No student should have to decide between continuing his or her education and paying a medical bill.

4. Does the College keep any of the insurance fee?

No. The cost is a pass-through only, meaning that the College of Law is charging you the premium charged by the provider and no more.

5. Who is eligible to enroll in the domestic health insurance plan?

In general, all students taking credit hours and physically attending Stetson University are eligible to enroll in the domestic student injury and sickness insurance plan offered by United Healthcare®. Special rules apply to international students. Coverage for spouses, qualified domestic partners, and eligible dependants is also available. Please see the 2009–2010 Policy Brochure, available by clicking [here](#) and selecting Brochure.

6. What are the terms of the policy and how much does it cost?

Please see the 2009–2010 Policy Brochure, available by clicking [here](#) and selecting Brochure, for details on current benefits, eligibility, and limitations. Some benefits have been improved from last year’s plan.

Coverage is provided on an annual basis, charged in two equal installments in fall and spring. Because insurance is required during the entire period of active enrollment, the actual charge in academic year 2009–2010 will be based upon the annual fee, payable in two equal installments of \$443.00 in fall and spring. No amount is included in the summer budget, because the fall and spring amounts will provide annual coverage.

Those students who need a per-semester rate (such as December graduates or transient students attending the College of Law for only a single semester) should first read this FAQ in its entirety and then confer with the Office of Financial Aid (finaid@law.stetson.edu) regarding financial aid, and with the Business Office (studentaccounts@law.stetson.edu) regarding student account adjustments.

The 2009–2010 rates are as follows:

Coverage Period*	Student	Spouse	Each Child
Annual 8/12/2009 - 8/11/2010	\$886.00	\$2,438.00	\$1,551.00
Semi-Annual** 8/12/2009-2/11/2010	\$443.00	\$1,219.00	\$776.00
Fall Only 8/12/2009-1/9/2010	\$367.00	\$1,009.00	\$642.00

Spring Only 1/10/2010-5/15/2010	\$306.00	\$842.00	\$535.00
Spring -Summer 1/10/2010-8/11/2010	\$519.00	\$1,429.00	\$909.00
Summer Only 5/16/2010-8/11/2010	\$215.00	\$589.00	\$374.00

**A monthly rate for plan year 2009–2010 for graduates electing continuation coverage can be provided on request to “Insurance for Students, Inc”. This is discussed in more detail below.*

***Only applied to December graduates who do not make an election alternative, discussed in more detail below.*

The enrollment form to enroll spouse and child(ren) for additional optional coverage is available by clicking [here](#) and selecting Enrollment Form.

7. How do I pay the premium?

The cost of the premium will be automatically added to your tuition and fees bill. If you have adequate coverage, it is your responsibility to initiate the waiver process described below to avoid paying the premium. If you want to add your spouse, domestic partner, and/or dependants, you will need to complete a separate enrollment form (to be made available by clicking [here](#) and selecting Enrollment Form. Submit it directly to “Insurance for Students, Inc.,” our broker for plan administration, with payment. For additional questions on spouse/domestic partner or dependant coverage, please call “Insurance for Students, Inc.” at 800/356-1235.

8. Will I be able to obtain financial aid to pay for mandatory insurance?

Yes. Once you have submitted the FAFSA, you may be eligible for a student loan to pay for your health insurance coverage. The College will enroll you and add the cost of the student insurance to your student account so that your financial aid can be applied toward it. We have already included the cost in the living expense budget for financial aid purposes. If you have already used your full student loan eligibility under Stafford, you can borrow using a Graduate PLUS Loan to pay for the coverage if you are eligible. Please contact the Financial Aid Office at finaid@law.stetson.edu if you have additional questions.

The financial aid living expense budget for Fall 2009 and Spring 2010 has been adjusted to cover the additional expense for health insurance. Payment for health insurance will automatically be deducted from your loan disbursement each semester, just as tuition and fees are deducted.

9. If I elect additional coverage for my spouse/domestic partner or dependants on an optional basis, may I still have the cost billed as part of my school fees?

No. You will need to enroll them and make arrangements directly with “Insurance for Students, Inc.” You will need to complete a separate enrollment form (to be made available by clicking [here](#) and selecting Enrollment Form. Submit it directly to

“Insurance for Students, Inc.,” our broker for plan administration, with payment. You can also call “Insurance for Students, Inc.” at 800/356-1235 if you have questions.

10. If I am in a category that requires insurance but I already have it, can I opt out of the College plan?

Maybe. If you are in one of the mandatory domestic student health insurance categories, but you are already covered by a health insurance policy held by a parent, spouse, employer, or other acceptable organization, you may be able to opt out. You will need to be approved for a waiver through the [Student Health Insurance Cancellation Request Form](#) to avoid paying for an insurance policy as part of your student fees. The [Student Health Insurance Cancellation Request Form](#) must be submitted annually in the fall, or you will automatically be billed for insurance for the entire calendar year (fall through summer, with exact coverage dates detailed in the above rate chart). The specific due date for submitting the waiver and some special election choices regarding coverage for less than a full year are detailed below.

11. Do I need to complete a waiver each semester?

Typically, you will complete the waiver process annually. If you have been granted an exception and allowed to either enroll or waive on a semester basis, then you will need to complete the waiver process each semester. We expect this will only occur for spring transfer students and students who elected a semester rate based on a projected graduation date that later changed.

12. What happens if I either lose my coverage after the semester has begun, or if I accept a job that provides health insurance while attending school?

If you lose your personal coverage after having successfully submitted a waiver, you need to let the Business Office know by emailing studentaccounts@law.stetson.edu and call “Insurance for Students, Inc.” at 800/356-1235 and make arrangements to enroll in the Stetson plan during the semester. You will need to show appropriate documentation acceptable to “Insurance for Students, Inc.” on the reason for the change. You will also need to pay the applicable premiums directly to Insurance for Students, Inc. until the beginning of the following semester. “Insurance for Students, Inc.” will provide you with the applicable rates.

If you accept a job that provides you with health insurance while you are still enrolled, you can seek a waiver beginning the following academic year. Your insurance cannot be cancelled mid-year.

13. What is the process for obtaining a waiver?

To obtain a waiver, you must complete the [Student Health Insurance Cancellation Request Form](#) with your insurer.

You must submit the completed form directly to “Insurance For Students, Inc.” The address and fax number are included on the form. “Insurance for Students, Inc.” will assess your plan terms to determine if the plan meets the minimum standards of coverage

we require. Specifically, the coverage offered under your plan must meet or exceed the terms of the plan offered by United Healthcare® in the following areas:

- Insurance proceeds are payable in U.S. Dollars.
- Claims agent must be located in the United States.
- Coverage is not restricted to a specific health care provider. Use of the policy is not restricted to a particular locale.
- The policy provides for coverage of medical expenses at a minimum of 80% of usual, reasonable, and customary charges (without specific limits on charges such as hospital room and board, hospital miscellaneous, physician visits, surgery, etc.), up to a minimum of \$100,000 per policy year per Injury or Sickness.
- Exclusion for pre-existing conditions: not more than **first six months** from initial policy date.
- Policy provides benefits for preventive care/wellness.
- Policy provides benefits for treatment of alcohol/drug abuse.
- **Inpatient** mental health care paid as any other sickness for a minimum of 30 days per policy year.
- **Outpatient** mental health care paid as any other sickness for a minimum of 30 days per policy year
- Maternity benefits treated as any other temporary medical condition.
- Inpatient/Outpatient Prescription Medication: Offers coverage of at least \$700 per policy year.
- The policy provides a minimum benefit of \$100,000 per policy year for each covered injury or sickness.
- The policy provides a minimum of \$25,000 for repatriation of remains to the home country (international students only).
- The policy provides a minimum of \$50,000 for medical evacuation to the home country, including expenses associated with an attendant, when medically necessary (international students only).
- Policy provisions must be available from the insurer in English.

Unless your plan either meets all basic policy benefits or is otherwise approved on a case-by-case basis as having an overall substantially greater benefit than the College of Law Student Insurance Policy, you will not be considered properly insured and you will not be able to cancel the College of Law [Student Health Insurance policy](#). The [Student Health Insurance Cancellation Request Form](#) contains complete details on the required policy elements.

Once you submit the completed form, “Insurance for Students, Inc.” will notify you directly with a copy to the College of Law if your waiver is approved. If it is determined that your policy meets minimum standards, you will be refunded any insurance fee you have paid so long as you have not made intervening claims under the policy.

14. **When is the deadline to seek a waiver?**

For annual coverage for the entire 2009–2010 academic year — including Summer 2010 — the deadline to cancel insurance coverage is September 1, 2009. If you have been approved to elect semester coverage, the deadlines are September 1, 2009 for the fall

semester, January 27, 2010 for the spring semester, and May 26, 2010 for the summer semester. Eligibility to elect coverage on a per-semester basis is discussed below.

You should fax the [Student Health Insurance Cancellation Request Form](#) to Insurance for Students, Inc. at 954/ 772-0872 or email to ifs@insuranceforstudents.com. The waiver process must be **completed** by the date tuition is due — the first Monday following the start of classes — to avoid the insurance fee from becoming due as part of your tuition and fees for the semester. Do not submit this waiver to the College of Law. We cannot forward this form to the insurance broker for you. If you timely sought the waiver by submitting the [Student Health Insurance Cancellation Request Form](#) before the end of the applicable drop/add period, but did not receive approval until after the tuition and fees were paid, you will receive a full refund of the amount paid. No refund can be made if you have already submitted a claim under the United Healthcare® policy.

15. Is coverage under this plan available for any groups not subject to the mandatory requirement?

In general, the only student categories not required to have student health insurance are those enrolled in the online Elder Law LL.M. and the online Master of Jurisprudence in Law and Aging. Students in the Stetson/NASPA Student Affairs Law and Policy Certificate also are not required to obtain insurance. Coverage for these groups is not available under the United Healthcare® plan.

Coverage beyond your final date of attendance is also optional for students who wish to enroll in coverage for up to nine months following the end of your coverage period. Details on what you will need to do to take advantage of this continuation coverage opportunity appear below.

Optional coverage is not covered by the student living expense budget. You will need to pay for these optional expenses “out of pocket.”

16. If I am not in a group that must carry domestic health insurance coverage, do I need to do anything?

No. If you are not in one of those categories, you do not have a health insurance requirement and no action is necessary.

17. Are there any groups subject to the mandatory coverage requirement that cannot opt out through a waiver?

Yes. International students holding an F or J visa are not eligible for a waiver. Students holding an F visa are required to maintain health insurance as a condition of their I-20. Holders of J visas are required to have health insurance coverage under applicable federal regulations.

In addition, students enrolled in any Stetson Law study-abroad program are automatically enrolled in a separate policy covering international travel. No waiver is permitted for this international coverage. See *Frequently Asked Questions* section on Study-Abroad Insurance requirements below for additional detail.

18. If I have submitted the *Student Health Insurance Cancellation Request Form* but it has not been approved by the time tuition is due, do I still have to pay the insurance fee?

Yes. While you have until the last day of the general drop/add period to apply for a waiver by completing the [*Student Health Insurance Cancellation Request Form*](#), the fee is mandatory unless the approval process is ***complete*** by the time tuition is due. You are encouraged to complete and submit the waiver form as soon as possible if you want to avoid the fee completely. If —after you have paid the fee — it is determined that your policy meets minimum standards, you will be refunded any insurance fee you have paid as long as you have not made any claims under the plan. If you have submitted a claim under the plan, this negates your ability to then seek a waiver through the *Student Health Insurance Cancellation Request Form* for that year.

19. If I am in a category for which insurance is mandatory, but I either do not have health insurance or my policy does not meet the standards, what do I have to do?

If you are not covered by insurance, or your coverage does not qualify for a waiver, you will need insurance to remain enrolled at Stetson. You will be automatically enrolled in Stetson’s health plan, and the cost of that health plan will be added to your fees.

20. I noticed that both annual and per-semester rates are available. How will I be charged?

If you are attending in both fall and spring, you will be charged in two equal installments over those semesters, resulting in annual coverage for the entire academic year (including summer). Paying on a per-semester rates would result in a gap in coverage for summer if you did not attend classes. This gap in coverage could cause intervening health conditions to become “pre-existing” and thus limit the availability of coverage for that condition for a period of time under the plan terms.

21. I am graduating in December 2009. What are my options?

In addition to seeking a waiver through the [*Student Health Insurance Cancellation Request Form*](#) (described above), you have three different options, listed below, available to you.

- A. **Coverage for entire academic year 2009–2010:** You can elect to pay the entire annual premium in the fall and have coverage for the entire academic year, ending August 11, 2009. We encourage you to consider this option for two reasons. First, by electing the annual premium while attending in the fall, the coverage will continue for the entire one-year period, even after you graduate, so long as you pay the full annual premium in the fall. Second, by making this election, your “period of eligibility” does not end until August 11, 2009. This means you may opt to elect continuation coverage (discussed in more detail below) for an additional 9 months beginning August 12, 2010. To elect coverage for academic year 2009–2010 in its entirety, you need to make the request in writing to studentaccounts@law.stetson.edu no later than the first Monday of classes. Please note: You will not be able to request

additional financial aid or receive an advance to pay the full annual premium in the fall semester. The financial aid budget is set up to pay the annual health insurance fee in two equal increments. You will be responsible for paying the balance of the annual premium (an additional \$443.00) at the start of the fall semester, if you wish to elect annual coverage.

- B. Six Months of Coverage:** If you take no action to make a different election, you will automatically be enrolled on a semi-annual basis and billed the fall portion of the annual insurance fee (½ the annual premium). This results in coverage for the first half of the year (August 12, 2009 through February 11, 2010). Your “period of eligibility” will then end on February 11, 2010 for purposes of electing continuation coverage at a monthly rate. Continuation coverage is discussed in more detail below.
- C. Fall Semester Rate:** You can elect a semester-only rate for fall, and pay only the fall premium. To exercise this option, please make the request in writing to studentaccounts@law.stetson.edu no later than the first Monday of classes. Your coverage under this option will then end on January 9, 2010. You will not be able to elect continuation coverage if you select this option because you will not meet the minimum six-month enrollment requirement. Moreover, if your graduation is delayed after you have made this election, you will then be required to pay the applicable semester rates so long as you remain in attendance.

22. You referred to a continuation option for students who are graduating. How will that work?

Students will have the option to continue coverage after graduation on a monthly basis for up to 9 months following the conclusion of their “period of eligibility.” The period of eligibility is the point at which the insurance you purchased through Stetson while you were an active student concludes. This date will vary depending on certain elections you may have made. For example, if you are a fall graduate who simply paid the semi-annual premium, this eligibility for continuation coverage starts February 12, 2010. If you are a May 2010 graduate, you will have paid the full annual premium in two equal installments in the fall and spring, so your continuation coverage option would begin August 12, 2009. You must be enrolled in the Stetson plan for at least six consecutive months before electing continuation coverage. This means that if you are a December 2009 graduate and you elected the fall-only semester rate, continuation coverage is not available.

We encourage you to think strongly about choosing extended coverage. Consider this: do you have a job lined up that will give you health insurance right after graduation (while you are studying for the bar examination) without an extended waiting period?

You will have 14 calendar days from the end of your period of eligibility to elect this continuation. To make this election, you need to contact “Insurance for Students, Inc.” directly. You will pay premiums on a monthly basis to the address provided on the continuation enrollment form. We expect this form to be available shortly. The monthly continuation rate for the 2009–2010 plan year is \$105.00 per month. If your eligibility to continue coverage extends beyond the conclusion of the 2009–2010 plan year (August 11, 2010), your plan will change to the 2010–2011 plan terms and the monthly premium will be adjusted.

23. What if I am a transfer or transient student coming to Stetson?

It depends. Transfers typically are accepted to start only in fall, which means the transfer student will be on the same cycle as those already attending and must meet the waiver requirements to avoid the insurance fee. If a student is accepted for transfer in spring or summer, he or she will be charged the spring/summer rate. These fees will then place the student onto the annual coverage cycle required for all of our students.

For transient students here only for a single semester, you will be charged the per-semester rate for the semester in which you attend. Transient students attending for a longer period will be handled on a case-by-case basis, and typically will be charged as needed to effectuate coverage for all semesters of attendance.

24. What happens if I am a Stetson student going elsewhere for a domestic exchange program like the Franklin Pierce Intellectual Property program?

You remain actively enrolled at Stetson even while attending a domestic exchange program at another school. Therefore, you are still subject to the mandatory insurance fee for coverage, unless you have successfully waived the coverage through the process described in this document.

25. What happens if I elect to pay the annual fee and then need to take a leave of absence or withdraw? Is my insurance still good?

It depends. You must have paid the fee and actively attended classes for the first 31 days of the fall semester for the coverage to be in effect for the year. If you meet this criterion and are enrolled under the annual schedule, your coverage remains for the year so long as you pay the remaining premium amount in spring.

For transient or transfer students, you must have paid the fee and actively attended classes for the first 31 days of the semester in which you began for the coverage to be in effect.

If you withdraw or leave the College at any time or for any reason after enrolling in the insurance plan and meeting the minimum attendance requirement, you may be eligible to retain your insurance. These situations will be examined on a case-by-case basis. Contact studentaccounts@law.stetson.edu and they will work with you and the broker to determine what options are available. This must be done before your leave or withdrawal begins.

26. If I pay the annual fee in the fall and then need to take a leave of absence in the spring, can I get a portion of my premium refunded?

It depends. If you have made claims under the plan, a refund may not be possible. These situations are handled on a case-by-case basis. You should direct questions on this issue to studentaccounts@law.stetson.edu.

27. Where should I go to ask additional questions about the domestic plan?

For general questions about the reasons behind this decision and the College's responsibilities in implementing this requirement, contact the Business Office at studentaccounts@law.stetson.edu. For broker website details and forms, click [here](#). For questions about levels of coverage, how to submit claims, how to enroll spouses/domestic partners or dependants, how to take advantage of continuation coverage, or how to find covered providers should be directed to "Insurance for Students, Inc." at 1-800-356-1235 or by emailing ifs@insuranceforstudents.com. College staff and faculty are not able to answer more specific questions about a student's insurance plan and whether it meets our insurance requirement.

Study-Abroad Insurance Requirements

28. When does this requirement take effect?

This requirement is already in place and is not a new requirement.

29. Why does the College require additional insurance for study-abroad programs?

Many domestic insurance plans either do not cover international travel, or are difficult to use in emergency conditions outside the United States. Having a comprehensive international health insurance program provides protection for the unexpected illnesses and injuries that can interrupt the student international educational experience.

30. Is the coverage optional for any study-abroad participants?

No. It is mandatory for all students who participate in a Stetson Law study-abroad program. This includes all summer abroad programs sponsored by the College of Law, the Autumn in London program, and all exchange programs sponsored by the College of Law. Students attending study-abroad programs sponsored by the main campus in DeLand or other colleges or universities are only subject to that's institution's requirements.

31. Doesn't this coverage duplicate my domestic health insurance?

No. The policy for study-abroad is an international policy specifically selected to provide an adequate level of coverage in the country where the program occurs. The domestic insurance described above provides for coverage within the United States.

32. I am attending only a study-abroad program this summer. Does this mean I need to have both domestic and international insurance?

Your domestic policy is typically paid by annual premium, which means you will already have summer coverage if you were charged and paid your fall and spring insurance payments. If opting out of domestic coverage were permitted for summer, this would mean you would have a gap in your domestic coverage, resulting in a potential exclusion for pre-existing conditions that arise over the summer.

The same issue arises for those in the Autumn in London program, which is why the semi-annual domestic insurance fee is applied in fall in addition to the international coverage. You may opt out of the fall domestic coverage if attending the semester-abroad program in London. This must be done by written request to studentaccounts@law.stetson.edu no later than *ten days* before the start of the London program. For Fall 2009, the deadline is August 7, 2009. We encourage you not to do so. If you opt out of fall coverage and then while abroad, you are diagnosed with a serious health condition, a gap in domestic coverage could result in a potential temporary exclusion for pre-existing conditions that arise. In addition, if you opt out in Fall 2009 and then elect only a spring semester rate because you are a May 2010 graduate, you would not meet the 6-month enrollment requirement necessary for post-graduation continuation coverage.

Disclaimer: *The information contained in these materials is intended as an informational update as we progress through the implementation of student health insurance at the College of Law. This document is subject to change as we obtain further information on the process. It is not intended to provide a complete analysis or discussion of each topic. In addition, if any conflict exists between this document and the final plan terms, the final plan terms are controlling. The application of the insurance requirement to a particular situation may also depend upon an investigation of specific facts and circumstances than can be provided in this format.*

Issued May 29, 2009, revised July 9, 2009, August 10, 2009.