Dear Students,

All students enrolled at Nova Southeastern University Health Professions Division (HPD), Farquhar Day, and all on-campus residential students (including graduate students) are required to maintain adequate health insurance. In addition, Federal Visa regulations require international J-1 students and their J-2 dependents to maintain adequate health insurance throughout their stay in the United States. The school will **automatically** enroll you in the Nova Southeastern Student Medical Insurance Plan and charge your student account.

Staying healthy is an important part of your success at Nova. Please review your current policy, and make sure you are adequately covered. Many HMO's provide limited coverage away from their service area, and most employer plans will not cover dependents beyond a certain age. If you are not adequately insured while you are at school, you will not be allowed to waive. If you are not sure, please contact your current carrier.

Please Note: If you are insured under another insurance plan, you will be required to complete an online waiver form by the given deadline. The waiver can be located at <u>www.nova.edu/insurancewaiver</u>

What information do I need to provide current proof of health insurance coverage?

The waiver requires a current NSU email address and the current insurance information (company name, policy name, policy number, address and phone number of the company). This information can typically be found on your insurance card. This is the criteria to complete the waiver.

- Coverage must include treatment for emergency care, medical and surgical treatment, diagnostic procedures, laboratory tests, specialty consultations, and hospitalization (including inpatient hospitalization for mental health/psychiatric care, and chemical dependency) while at Nova.
- Coverage <u>does not require</u> your primary care physician to authorize non-emergent medical treatment while out of the plan area.
- Coverage must be provided by an insurance company domiciled in the United States with an unlimited maximum benefit on all essential medical services.
- Gold level plan benefits or higher if you have purchased a plan through the state exchange or federal marketplace. Catastrophic only coverage is not acceptable.
- The plan must cover injuries resulting from the practice or play of athletic sports.

Please Note: Upon completion of the waiver please retain a copy of the conformation letter of the waiver for your records should a problem with your waiver arise.

All students enrolled at Nova Southeastern University registered as full time day student, who transfer/switch to an on-line, part-time or evening student will lose the student health insurance indorsed by Nova Southeastern University, these programs are not required to obtain student insurance. For more information please visit our website at <u>www.novastudentinsurance.com</u>

Regards,

Mark Reid Student Health Insurance Administrator Nova Southeastern University studenthealth@nova.edu