

Student Health Insurance Plan

All undergraduate students, both domestic and international, all international graduate/ students, and any graduate student required to be enrolled under programmatic requirements (e.g., students enrolled in the Physician Assistant Program, Occupational Therapy Program, Physical Therapy Program, Addiction Counseling or Clinical Mental Health Counseling master's degree programs, etc.), registered and attending Johnson & Wales University and taking credit hours (excluding full-time Johnson & Wales University employees) are eligible and enrolled in the plan on a hard waiver basis. Whether a student is "registered" and "attending" shall be determined exclusively by Johnson & Wales University. A student can enroll in the student health insurance plan when withdrawn for medical reasons for a maximum of one semester if the student was enrolled in the student health insurance plan in the prior semester. In addition, if a student suffers an accident or sickness while meeting the eligibility requirements, that results in the student withdrawing for a medical reason, coverage will remain in place until the end of the semester for which coverage was purchased. Students must complete an enrollment application and separately pay the current premium for that semester to the university's insurance agency. At the time of withdrawal, the student must intend to return to Johnson & Wales University and remain a degree-seeking candidate.

University policy requires students to have health insurance. If a student has coverage through another means (i.e., parent's health insurance or an employer program), the student may submit a waiver form to opt out of the university student health insurance plan. All alternate insurance plans must be accepted and fully comprehensive for all of the student's needs in the U.S. and the state in which the student attends class (or, for Rhode Island campus students, for Connecticut and Massachusetts, and for North Carolina campus students, for South Carolina). To be considered comparable, a plan must: (1) be filed and approved in the U.S. and compliant with the Affordable Care Act (ACA) and (2) provide comprehensive benefits, including non-emergency benefits in the geographical area surrounding the school. Generally, only U.S. employer sponsored plans, U.S. health insurance marketplace plans, or embassy sponsored plans are considered comparable. Not all U.S. health plans provide comparable coverage, and many out-of-state HMO, EPO, and Medicaid plans will not provide comprehensive non-emergency benefits in the geographical area surrounding the school. If a student attends the Providence campus and has an HMO or EPO plan from a state other than Massachusetts or Connecticut or if a student attends the Charlotte campus and has an HMO or EPO plan from a state other than South Carolina and does not have an away-from-home rider extending coverage to Rhode Island (for those attending the Providence campus) or North Carolina (for those attending the Charlotte campus), that student cannot waive. Students can opt out of the university plan by submitting the online waiver form to demonstrate evidence of coverage. Waiver forms will be reviewed, and if the plan does not meet the requirements, students will be notified that their waiver form is not accepted and will be required to provide evidence of a compliant plan or be enrolled in the student health insurance plan. A new waiver form must be submitted each academic year. Students who are required to have health insurance and do not waive the Johnson & Wales University plan will be charged for it. The online waiver form and details of the plan, including the full brochure and benefit flyer, can be found on the University Health Plans website.