

# Student Health Insurance Plan

All undergraduate day students, both domestic and international, all international graduate/doctoral students, and any graduate/doctoral student required to be enrolled under programmatic requirements (e.g., students enrolled in the Physician Assistant Program, on-campus Occupational 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 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 A student can enroll in the student health insurance plan when withdrawn for medical reasons for a maximum of one semester if the student was enrolled in the student health insurance plan in the prior semester.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 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 pay separately 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

If university policy requires students to have health insurance and the coverage is through another means (i.e., parent's health insurance or an employer program), the student does not have to utilize the university student health insurance plan and may opt out of/waive it. All current insurance 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. Students can opt out of/waive the university plan by submitting the online waiver form to demonstrate evidence of coverage. 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.