



## **Important Information about Student Health Insurance and Waivers**

**Please read this message carefully...**

*ALL PRINCIPIA STUDENTS must be covered by a health insurance plan that provides comprehensive coverage in the Elsah, Illinois area. To ensure adequate coverage, students are automatically enrolled in and charged for a Principia Student Health Insurance Plan.*

### **But what if I have my own health insurance?**

If you purchased your own health insurance or are covered under a parent's or spouse's plan that meets coverage requirements, **you can apply for a waiver to opt out of the mandatory student insurance program and have the automatic fees removed from your account.**

### **How do I know if my insurance meets coverage requirements?**

### **How do I apply for a waiver?**

- If you are a **domestic student**, go to the [University Health Plans](#) website for more information about student health insurance, including costs, coverage requirements, and the waiver process (find the waiver form on the left-hand side of the page).
- If you are an **international student** with the F1 Visa, go to the [International Student Insurance \(ISO\)](#) website for more information about student health insurance, including costs, coverage requirements, and the waiver process (find the waiver form on the right-hand side of the page).

PLEASE NOTE: Waiver forms go DIRECTLY to the insurance provider. Principia College does not review, approve or track the progress of your waiver application. Principia College does not manage the student health care insurance, either. You will receive an email notice from the insurance provider if your waiver application has been approved. Check your email regularly because further information or action is sometimes requested by the insurance provider prior to approval and you will need to respond in a timely way.

**THE WAIVER DEADLINE is September 15, 2023. NO EXCEPTIONS.**

If your waiver information is not received by the deadline, you will remain automatically enrolled in student health insurance and be charged on your Prin Bill. Remember, Principia cannot manage this waiver process for you or provide information related to whether your waiver has been approved. Check your email for that information.

**When will my PrinBill be charged for Health Insurance?**

Students will see the insurance charge on their July PrinBill. However, if a student receives an approved waiver *before* July 25, their PrinBill will not be charged. Students who are billed for insurance in July will have that charge removed from their accounts if: 1) they submit a waiver form by September 15 and 2) that waiver is approved.

**What do I do if I don't need a waiver and will be using a Student Health Insurance Plan?**

You can sit back and relax. You will be automatically covered and billed for your insurance plan. For details about your plan visit [University Health Plans](#) (for domestic students) & [International Student Insurance \(ISO\)](#) (for international students). There you can get information about coverage, find medical providers that are in your network, and download a copy of your insurance card.

**Questions?**

If you have questions about this requirement or have trouble accessing or understanding your insurance plan, please don't hesitate to reach out to [sudentlife@principia.edu](mailto:sudentlife@principia.edu).