STUDENT HEALTH INSURANCE
2019–2020

- Insurance Costs and Waiver Deadlines
- How to Opt Out/Waiver Criteria
- About the Student Health Insurance Department
Health Insurance Requirement

Nova Southeastern University (NSU) takes seriously its responsibility to provide a safe learning environment and is committed to the health and well-being of all enrolled students. Therefore, all NSU students—with the exception of students who reside and take classes outside of the United States—are required to carry adequate health insurance coverage. The university partnered with Aetna for the 2019–2020 academic year to provide NSU students with a comprehensive nationwide policy priced well below comparable plans available through the Affordable Care Act exchange markets in Florida.

NSU Student Health Insurance Plan Features

- Preventative care, women’s health care, immunizations, and minor surgical procedures are covered at 100% at the NSU Student Health Center and Medical Clinics. For referral requirements visit nova.edu/bursar/health-insurance/general-info.html.
- View ID card, claims, payment estimator; find a provider and more with Aetna’s mobile app.
- A three-month continuation option is available after graduation.

For detailed benefit and coverage information and to obtain your ID card, visit aetnastudenthealth.com or call 855-821-9720.
Your Student Health Insurance Charges

Once you register for classes, the student health insurance charge will be placed on your NSU student account. As per NSU’s payment policy, the full amount is due at the time of registration. The NSU Student Health Insurance Department will send an email to your @mynsu.nova.edu account to notify you that the charge has been placed.

To Opt Out You Must Complete Your Waiver Annually

If you already have health insurance, you must opt out of the NSU Student Health Insurance Plan by the waiver deadline for the semester/term in which you first enroll based on your program’s academic calendar. If your insurance meets NSU’s waiver criteria, the waiver will be valid for the remainder of your program’s academic year. When a new academic year starts, another email will be sent to alert you that a new Student Health Insurance charge has been placed on your account and that it is time to complete a new waiver. If you keep the NSU Student Health Insurance, you will have an opportunity to opt out of the plan by the next waiver deadline for your program.

Waiver Criteria

Your plan must meet the following criteria to opt out of the NSU Student Health Insurance.

1. The claims administrator of your insurance plan must be based in the United States with a U.S. telephone number and address for submission of claims.
2. The policy is not a traveling policy.
3. Both emergency and nonemergency health care and mental health benefits are provided within your local NSU campus area.
4. The plan provides inpatient and outpatient mental health care and chemical dependency benefits comparable to the coverage provided by the NSU Student Health Insurance Plan.
5. Coverage for prescription medication is provided.
6. The lifetime benefit is unlimited.
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Submit your waiver online by the deadline for your program at nova.edu/studentinsurance.

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<thead>
<tr>
<th>Semester Start Dates</th>
<th>May 2019</th>
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<tbody>
<tr>
<td>Waiver Deadlines*</td>
<td>Summer: June 1, Winter: February 1</td>
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<tr>
<td>Coverage Rates and Periods**</td>
<td>Summer $1,534: May 1-December 31 Winter $761: January 1-April 30 Total Annual $2,295: May 1-April 30</td>
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<th>Semester Start Dates</th>
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<tr>
<td>Waiver Deadlines*</td>
<td>Fall: September 1, Winter: February 1</td>
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<tr>
<td>Coverage Rates and Periods**</td>
<td>Fall $959: August 1-December 31 Winter $1,336: January 1-July 31 Total Annual $2,295: August 1-July 31</td>
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<tr>
<th>Semester Start Dates</th>
<th>June 2019</th>
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<tbody>
<tr>
<td>Waiver Deadlines*</td>
<td>Summer: July 1 Winter: February 1</td>
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<tr>
<td>Coverage Rates and Periods**</td>
<td>Summer $1,342: June 1-December 31 Winter $953: January 1-May 31 Total Annual $2,295: June-May 31</td>
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<tr>
<th>Semester Start Dates</th>
<th>July 2019</th>
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<tbody>
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<td>Waiver Deadlines*</td>
<td>Summer: August 1, Winter: February 1</td>
</tr>
<tr>
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<td>Summer II $1,152: July 1-December 31 Winter $1,143: January 1-June 30 Total Annual $2,295: July 1-June 30</td>
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*Based on semester/term of admission; deadlines for additional semesters/terms may apply.

**Annual coverage rates may vary based on the start of the academic year for each program.
NSU Student Health Insurance Department

THE DEPARTMENT ASSISTS STUDENTS WITH
- student health insurance fees
- insurance waiver inquiries
- waiver reversals/electing to enroll inquiries
- general student health insurance plan questions

CONTACT US
Phone: (954) 262-4060
Email: studenthealth@nova.edu
Web: nova.edu/studentinsurance

VISIT US
Walk in: One-Stop Shop
Horvitz Administration Building
3301 College Avenue
Fort Lauderdale, Florida 33314-7796
Monday–Friday: 8:30 a.m. to 5:00 p.m.

Nova Southeastern University admits students of any race, color, sex, age, nondisqualifying disability, religion or creed, sexual orientation, gender, gender identity, military service, veteran status, or national or ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the school, and does not discriminate in administration of its educational policies, admissions policies, scholarship and loan programs, and athletic and other school-administered programs. Any such acts are unacceptable and strictly prohibited by the university. Nova Southeastern University is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award associate’s, baccalaureate, master’s, educational specialist, doctorate, and professional degrees. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 for questions about the accreditation of Nova Southeastern University.