STUDENT HEALTH INSURANCE
2020–2021

- Insurance Costs and Waiver Deadlines
- Waiver Criteria and Opt-Out Directions
- Assistance and Contact Information
# Waiver Deadlines, Coverage Periods, and Rates

## Academic Year Start Dates
- **May 2020 (May 4, 11, and 18)**

## Waiver Deadlines
- Summer: June 1, 2020 • Winter: February 1, 2021

## Coverage Periods and Rates
**Summer** (May 1, 2020–December 31, 2020): $1,441
**Winter** (January 1, 2021–April 30, 2021): $705
**Winter** (January 1, 2021–July 31, 2021): $1,246 (Final year students, Health Professions Division, receive 15 months of coverage)

**Total Annual Charge:** $2,146 (May 1, 2020–April 30, 2021)
**Total Annual Charge Final Year HPD:** $2,687 (May 1, 2020–July 31, 2021)

## Academic Year Start Date
- **June 29, 2020**

## Waiver Deadlines
- Summer: July 1, 2020 • Winter: February 1, 2021

## Coverage Periods and Rates
**Summer** (June 1, 2020–December 31, 2020): $1,258
**Winter** (January 1, 2021–May 31, 2021): $888

**Total Annual Charge:** $2,146 (June 1, 2020–May 31, 2021)

## Academic Year Start Dates
- **July 27, 2020**
  - (College of Dental Medicine students in postdoctoral programs with 2019–2020 admit terms and prior)
- **August 2020 (August 17 and 24)**

## Waiver Deadlines
- Summer: August 1, 2020 • Winter: February 1, 2021

## Coverage Periods and Rates
**Summer** (June 1, 2020–December 31, 2020): $1,082
**Winter** (January 1, 2021–June 30, 2021): $1,064

**Total Annual Charge:** $2,146 (June 1, 2020–June 30, 2021)

## Fall Term
- **Start Date** | September 28, 2020
- **Waiver Deadline** | October 1, 2020
- **Coverage Period and Rate**
  - Fall (September 1, 2020–December 31, 2020): $717.36

## Fall Term (Second Part)
- **Start Date** | October 12, 2020*
- **Waiver Deadline** | October 15, 2020
- **Coverage Period and Rate**
  - Second Part of Fall Term (October 1, 2020–December 31, 2020): $540.96

## Winter Term
- **Start Date** | January 4, 2021
- **Waiver Deadline** | February 1, 2021
- **Coverage Period and Rate**
  - January 1, 2021–April 30, 2021: $705
  - January 1, 2021–May 31, 2021: $888
  - January 1, 2021–June 30, 2021: $1,064
  - January 1, 2021–July 31, 2021: $1,246

## Winter Term (Second Part)
- **Start Date** | March 8, 2021*
- **Waiver Deadline** | April 1, 2021
- **Coverage Period and Rate**
  - Second Part of Winter Term (March 1, 2021–July 31, 2021): $899.64

## Spring Term
- **Start Date** | April 5, 2021
- **Waiver Deadline** | April 15, 2021
- **Coverage Period and Rate**
  - Spring (April 1, 2021–June 30, 2021): $535.08

*Only available to students who are only enrolled in the second part of term and have not taken advantage of their insurance benefit during the first part of term.

Submit your waiver online by the deadline for your program at nova.edu/studentinsurance.
**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 Student Health for the 2020–2021 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**

- Preventive 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 I.D. 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 I.D. card, visit aetnastudenthealth.com/en/school/867897/index.html 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 Nova Southeastern University (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 period in which you first enroll, based on your program’s start date. 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 Plan:

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 a 30-mile radius of your local NSU campus, or near your home residence (within the United States).

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.
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.

Enrollment and Student Services
Office of the University Bursar
3301 College Avenue
Fort Lauderdale, FL 33314-7796

Walk in: One-Stop Shop
Monday–Friday: 8:30 a.m. to 5:00 p.m.

(954) 262-4060 • studenthealth@nova.edu

nova.edu/studentinsurance

NSU Federal School Code: 001509

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.

Get assistance with

- student health insurance fees
- insurance waiver inquiries
- waiver reversals/electing to enroll inquiries
- general NSU Student Health Insurance Plan questions

Nova Southeastern University
Nova Florida

Enrollment and Student Services
Office of the University Bursar
3301 College Avenue
Fort Lauderdale, FL 33314-7796

Walk in: One-Stop Shop
Monday–Friday: 8:30 a.m. to 5:00 p.m.

(954) 262-4060 • studenthealth@nova.edu

nova.edu/studentinsurance

NSU Federal School Code: 001509