

Waiver Deadlines* and Plan Costs by Program

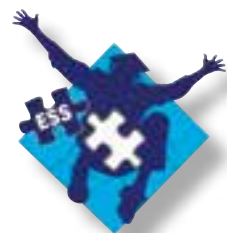
Programs	<ul style="list-style-type: none"> ■ Anesthesiology Assistant (M.S.)—except final year ■ International Program for Dental Graduates (D.M.D.) ■ Occupational Therapy (O.T.D., M.O.T.) ■ Physical Therapy (D.P.T.)—Entry ■ Physician Assistant (M.M.S., Concurrent M.M.S. and M.P.H.)—except final year ■ Postdoctoral Dental Programs (first year only)
Waiver Deadlines	Summer: July 1, Winter: February 1
Charges and Coverage Periods	Summer \$1,341: June 1–December 31 Winter \$958: January 1–May 31 Total Annual \$2,299: June 1–May 31

Programs	<ul style="list-style-type: none"> ■ Anesthesiology Assistant (M.S.)—final year ■ Physician Assistant (M.M.S., Concurrent M.M.S. and M.P.H.)—final year
Waiver Deadlines	Summer: July 1, Winter: February 1
Charges and Coverage Periods	Summer \$1,341: June 1–December 31 Winter \$1,518: January 1–August 31 Total Annual \$2,859: June 1–August 31

Programs	<ul style="list-style-type: none"> ■ Postdoctoral Dental Programs (second and third years)
Waiver Deadlines	Summer: August 1, Winter: February 1
Charges and Coverage Periods	Summer II \$1,159: July 1–December 31 Winter \$1,140: January 1–June 30 Total Annual \$2,299: July 1–June 30

Programs	<ul style="list-style-type: none"> ■ Allopathic Medicine (M.D.) ■ Athletic Training (B.S.) ■ Audiology (Au.D.) ■ Biomedical Sciences (M.B.S.) ■ Dental Medicine (D.M.D.) ■ Exercise and Sport Science (B.S.) ■ Law Full-time Day Program (J.D.) ■ Nursing (B.S.N.)—Entry ■ Optometry (O.D.) ■ Osteopathic Medicine (D.O.) ■ Pharmacy (Pharm.D., Ph.D.) ■ Public Health (M.P.H.) ■ Residential Students (all levels and programs) ■ Respiratory Therapy First-Professional Program (B.S.) ■ Sonography (B.S., Concurrent B.S. and M.H.Sc.) Cardiovascular and Medical ■ Speech-Language and Communication Disorders (B.S.) ■ Speech-Language Pathology (M.S., SLP.D.) ■ Undergraduate (Traditional Day Students)
Waiver Deadlines	Fall: September 1, Winter: February 1
Charges and Coverage Periods	Fall \$970: August 1–December 31 Winter \$1,329: January 1–July 31 Total Annual \$2,299: August 1–July 31

*Based on semester/term of admission; deadlines for additional semesters/terms may apply.



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
- Student Educational Benefit Trust inquiries (voluntary insurance plan)

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.



Student Health Insurance 2018–2019



- Who Must Have Coverage
- Insurance Costs and Waiver Deadlines
- How to Opt Out/Waiver Criteria
- About the Student Health Insurance Department



Are You Required to Have Student Health Insurance?

Students enrolled in certain Nova Southeastern University (NSU) programs are required to carry adequate health insurance coverage. Generally, this applies to

- all full-time day students in the J.D. Law Program
- all on-campus residential students
- all undergraduate traditional day students
- most programs in the Health Professions Division

If you are a student in one of these mandatory populations, you will automatically be enrolled in the NSU Student Health Insurance Plan, and your student account will be charged each semester/term.

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 @mysu.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 may opt out of the NSU Student Health Insurance Plan by your program's waiver deadline for the semester/term in which you first enroll. 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 decide to keep the NSU Student Health Insurance, you will have an opportunity to opt out of the plan each semester/term by your program's waiver deadline.

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.



Submit your waiver online by the deadline for your program at nova.edu/studentinsurance.

Nova Southeastern University admits students of any race, color, sex, age, nondisqualifying disability, religion or creed, sexual orientation, 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. ■ 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.