

## 1.12 INSURANCE

**Spring:** December 1, 2021 through February 14, 2022

**Summer:** May 1, 2022 through June 30, 2022

If you have questions about your coverage and whether it meets these criteria, you may contact Aetna Customer Service at 877-381-3544.

**A. Health Insurance Requirement:** Saint Louis University requires full-time, on campus Students to maintain health insurance coverage throughout the academic year. Health insurance coverage and access to medical care promotes student health and well-being that are essential to academic and personal success. As well, coverage provides protection against unexpected injury and illness and the resultant medical care costs. Access to preventive, primary and tertiary medical care ensures the health and safety of individual Students and the campus community.

SLU provides coverage under its sponsored student health plan - University Health Plan (UHP) through Aetna. All full-time, on campus Students will be assessed a fee for coverage and automatically enrolled in the UHP. Students may waive the UHP coverage and its related charges by submitting a waiver request with proof of other coverage. All waiver requests must be submitted through <https://www.aetnastudenthealth.com> (<https://www.aetnastudenthealth.com/en/school/867936/>) and will not be accepted after the last day of the Open Enrollment Period.

While Saint Louis University has had this waiver option for many years, beginning with the 2020-2021 academic year, waiver requests will now need to meet the following criteria (please note that international Students have additional criteria related to visa requirements):

Domestic Students:

- Plan must be active and maintained for the academic year.
- Plan must have unlimited annual and lifetime benefits (i.e., no policy maximum) as per ACA guidelines.
- Plan must cover inpatient and outpatient medical care within the St. Louis area.
- Plan must cover inpatient and outpatient mental health and alcohol abuse care within the St. Louis area.
- Plan must provide coverage for prescription drugs within the St. Louis area.

International Students have additional criteria related to visa requirements:

- Plan must be active and maintained for the academic year.
- Plan must have an individual deductible that is \$500 or less per policy year.
- Plan must have at least \$25,000 coverage for Repatriation (repatriation provides transportation to your home country in the event of death).
- Plan must have Emergency Medical Evacuation coverage in the amount of at least \$50,000 (medical evacuation is emergency transportation to the nearest, most qualified treatment facility).
- Plan must include inpatient and outpatient medical care within the St. Louis area.
- Plan must include inpatient and outpatient mental health and alcohol abuse care within the St. Louis area
- Plan must include coverage for prescription drugs within the St. Louis area

**B. No University Affiliation with Life or Property Insurance:** Saint Louis University does not endorse or affiliate itself with any insurance company for the purpose of life or property insurance for its Students. Therefore, no insurance salesperson, agent or broker has prior authority to sell insurance anywhere on the campus of the University.

**UHP Open Enrollment Periods (subject to change)**

**Fall:** July 1, 2021 through September 30, 2021