Health Insurance Plan
HARD WAIVER POLICY & WAIVER FORM

Complete EITHER the hard waiver form OR the SHIP Enrollment Form.
Please DO NOT fill out both!

What is the Hard Waiver Policy?
Calvin University requires all full-time students to enroll in the Student Health Insurance Plan (SHIP) OR request a waiver.
Waiver requests are only accepted during the open enrollment period.

Open Enrollment
Activate your student health insurance OR request a waiver during the open enrollment period. **Note -- the student health plan becomes active on August 15th or January 1st depending on which semester the student is enrolling at Calvin*. ***This happens automatically if a request to waive the student health insurance plan was not requested during the open enrollment period.***

For Fall Semester: **Open Enrollment Period ends July 31st**
For Spring Semester: **Open Enrollment Period ends December 1st**

Domestic students: Domestic students may request a waiver if they can provide proof of ACA compliant insurance (see below for criteria). Most domestic students are under their parent's/guardian's insurance plan until the age of 26. In general, these employer funded plans meet this requirement. Government funded plans such as Medicaid or Medicare from outside of the state of Michigan are only accepted if the Medicaid/Medicare plan covers emergencies in the state of Michigan.

Any domestic student may request a waiver if:

a) The student provides proof of active health insurance provided by their United States based employer (for students employed in the US while attending Calvin)
b) The student provides proof of active insurance under parent's/guardian's employer plan (up to age 26, with proof of dependent coverage)
c) Marketplace plans through the state or federal exchange
d) Depending on your state, you may qualify for Medicaid. Go to https://www.healthcare.gov/.gov to determine if you may be eligible. Waiver requests must be submitted with proof of activation of the Medicaid Plan, or Calvin's Student Health Insurance Plan (SHIP) will be activated.

International students: International students who have full financial sponsorship by a government agency including health insurance must submit a copy of their financial guarantee to health@calvin.edu. A financial guarantee that covers the current academic year must be on file before a waiver can be requested. Waivers are applied annually. **Please note that this is a rare circumstance.**

What are the criteria to be eligible to request a waiver? Any international student may request a waiver if:

a) The student provides proof of full sponsorship by a government agency including health insurance, or
b) The student provides proof of active health insurance provided by their United States employer (only applies to students employed fulltime in the USA, while attending Calvin)
c) The student provides proof of active insurance under parent's/guardian's United States employer (up to age 26, with proof of dependent coverage)

All other international students are **required** to enroll in Calvin's Student Health Insurance Plan (SHIP). **Any individual insurance purchased by international students will not be considered for waiver requests and will be considered secondary insurance to the student health plan.** For assistance contact Calvin Health Services at 616-526-6187 or email health@calvin.edu

What information is needed to complete a waiver request?
Prior to beginning a waiver request, the student should review all the criteria and must meet one or more of the above criteria. To initiate the waiver request the student must:

1. **Have their health insurance card**
2. **Have a copy of the health insurance plan description or brochure**
3. **Know their Calvin University Student ID number**
4. **Submit a waiver request during the open enrollment period.**

International students who have applied for waivers in previous semesters will need to apply again.

When will students be billed for the cost of Calvin's Student Health Insurance Plan (SHIP)? The Student Health Insurance Plan (SHIP) premium will be assessed on your Calvin University student account in early August. Refunds are only permitted within 30 days of activation and once the plan is activated, it cannot be refunded. To avoid any fees or a registration hold, turn in waiver request or enrollment form prior to the OPEN ENROLLMENT PERIOD deadline. For those enrolling later than usual, the premium will be assessed to your account 7-10 days after you have met with your academic advisor and have enrolled in your courses.

Insurance Waiver Request

Process to request a waiver from the Student Health Insurance Plan:

1. Read all the requirements to request a waiver before completing this form.
2. Complete this form.
3. Upload a copy of the front and back of the active health insurance. Please refer to the email from Health Services with instructions for new students' health requirements on how to submit this.

Name of student: _____

CHECK one and fill in the blank lines *(please print clearly)*:

☐ **Name of the United States Employer providing insurance** for the student as an employee or a dependent of an employee: _____

Name of Insurance Company: _____

OR

☐ **Name the state/federal program** (Michigan Medicaid/Medicare, etc.): _____

Fill in the remainder of this form *(please print clearly)*:

Group #: _____ Policy # _____

Policy Holder/Guarantor (*parent/guardian who carries the family insurance plan through their employer OR parent/guardian/individual who carries the state or federal insurance plan*):

First Name: _____ Last Name: _____

DOB: _____ Relationship to patient: _____

Permanent Address:

Street: _____

City: _____ State: _____ Zip: _____

Policy Holder/Guarantor's phone #: _____