

Dear Rutgers Student:

N.J.S.A. 18A:62-15 requires that every person enrolled as a full-time student in a public or private institution of higher education maintain health insurance coverage, which provides at a minimum basic hospital benefits. Under this law the student must provide evidence of health insurance coverage at least annually. In addition, the institution of higher education must arrange for health insurance coverage for purchase by the students who are required to maintain coverage.

Health Insurance Waiver Process

Rutgers defines full-time status as a minimum of 12 credit hours for undergraduates and 9 credit hours for graduate students or as defined by the graduate academic department.

If you have health insurance coverage either through your parents, spouse, or employer you may opt to waive the University sponsored health insurance plan by completing the online health insurance waiver form. The waiver form must be re-submitted each academic year.

The deadline for submission of the health insurance waiver form is August 10, 2011. If you do not complete the online waiver by this deadline you will be automatically enrolled in the University sponsored health insurance plan and will be responsible for payment of the annual premium of \$750, at \$375 per semester.

Enrollment/Waiver Provisions

To complete the waiver process, you will need your current health insurance plan ID card.

The waiver form is located at the following website: www.firststudent.com. On this site select, "Find Your School" and select Rutgers University for New Brunswick, Newark, or Camden from the drop down window. Next, select "Waive Your School's Insurance" from the Student Tools Menu on the left side of the page and begin the process. Once you have completed all sections, print out a receipt for your personal records.

If you are unable to access the system and are registered for the fall semester, contact us at insure@rci.rutgers.edu. Please include your name and Rutgers student ID number on all communications.

Please allow one week for the insurance premium to be removed from your term bill. Term bills will be generated after July 18th.

Students who do not respond by the deadline of August 10, 2011 will be automatically enrolled in the University sponsored health insurance plan and will be charged the annual premium of \$750, at \$375 per semester.

The University reserves the right to make the final determination regarding eligibility for the initial and continued enrollment in this health insurance plan. The University further retains the right to audit all waivers to ensure compliance with University insurance requirements.

Part-time students

Students enrolled part-time in the University may purchase health insurance through the University sponsored plan. For information on this process, contact the insurance provider, United Healthcare, directly by phone at 1-800-505-4160 or at the website

www.firststudent.com.

At Rutgers, email is the primary mode of communication. All notifications will be sent to your Rutgers email address. Failure to check your Rutgers email, errors in forwarding email, returned email from a full mail box, or other error messages will not excuse you from responding to announcements and meeting deadlines. Please check your Rutgers email account frequently.

Sincerely,

Office of Student Accounting and Cashiering