



Important Annual Health Insurance Requirement

April 2019

Dear Students:

All students are enrolled in the Student Health Insurance Plan (SHIP) for 2019-2020. Before August 1st, you may waive out of the plan if you meet the requirements below and provide proof of insurance.

Annually, all incoming and returning students are required to provide the Student Health Center with proof of health insurance coverage. **This applies even if your insurance remains the same from last year.** It is the student's responsibility to contact their health insurance provider to find out how their coverage works while a student is attending school. Please be certain that your private or state sponsored health insurance plan will cover a student away from home. Services away from home, such as blood tests, MRI's, x-rays, behavioral health and care from a specialist are often not covered under a private or state sponsored insurance plan. If you choose to waive the student health insurance plan please look carefully at in-network vs. out-of-network costs and check to see if your health insurance plan covers southeast Pennsylvania.

REQUIREMENTS: All enrolled students must be insured. If your private or state sponsored insurance plan meets the following requirements, you may waive the student health insurance plan through the online waiver site.

- Effective through the academic year (notify student health immediately if you should have a change or loss of coverage)
- Provide for emergency and urgent care locally
- Cover local hospital admissions, diagnostic testing, prescription drugs, mental health visits, physician office visits, labs through LabCorp or Quest Diagnostics

ONLINE WAIVER PROCESS

To waive the 2019-2020 Student Health Insurance Plan (SHIP)

1. Log into mySwarthmore < Click Worth Health Center < Click Health Insurance Waiver
2. Complete Health Insurance Waiver Form (enter your current health insurance policy information)
3. Click Submit

STUDENT HEALTH INSURANCE PLAN DESCRIPTION: National Guardian Life. **2019-2020 Annual Premium: \$1,784.00** www.gallagherstudent.com Type "Swarthmore College" in Find your school<Click My Benefit and Plan Information.

The 2019-2020 student health insurance policy is effective August 17, 2019 through August 16, 2020. The **\$1,784.00 premium** is billed in one installment on the fall semester E-Bill issued in July. Financially aided students should be aware that there is a sliding scale in place for the Student Health Insurance Plan premium. Any student with a question regarding eligibility for financial assistance with the insurance premium can email finaid@swarthmore.edu before August 1, 2019.

DEADLINE: August 1, 2019. If your waiver information is not received by the deadline, you will remain enrolled automatically in SHIP and charged the full premium of \$1,784.00 on your fall semester tuition E-Bill.

Questions? Contact the Student Health Center at health@swarthmore.edu