

# UNIVERSITY HEALTH INSURANCE REQUIREMENTS

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## University Health Insurance Requirement

Comprehensive Health Insurance is required for **ALL Full-time students**<sup>1,2,3</sup> and must include the following:

- National Coverage for inpatient and outpatient **medical** care. (Emergency only coverage does not satisfy this requirement).
- National Coverage for inpatient and outpatient **mental** health care. (Emergency only coverage does not satisfy this requirement).
- Coverage is currently active and maintained for the entire school year, including over breaks and during the summer.
- Offers an unlimited lifetime maximum.

<sup>1</sup> Full-time student status is defined as 12 credits/semester for undergraduate students and 8 credits/semester for graduate students

<sup>2</sup> All nursing students are required to have comprehensive insurance regardless of student status

<sup>3</sup> All international students are required to maintain domestic insurance coverage regardless of student status

## Creighton University Student Health Insurance Plan

- New and returning students are **auto-enrolled** in the University student health insurance plan (<https://www.uhcsr.com/creighton/>).
- If a student already has a comprehensive insurance plan, they must waive the coverage through the student's NEST account. International students (on an F-1 or J-1 visa) are not eligible to waive the health insurance coverage.
- The online waiver process begins in June and continues through the deadline in late August/early September. This information is required on an annual basis.
- The premium for the University-sponsored Student Health Insurance Plan will remain on the student's account unless the waiver process is completed before the deadline.
- When the Student Health Education and Compliance Office becomes aware of a lapse in the student's insurance coverage, the student will be automatically enrolled in the University student health insurance plan and the tuition statement will reflect a charge for the entire premium.