

## POLICY



Title:	Student Health Insurance
Effective Date:	Reviewed March 31, 2021
Approved By:	President's Council
Responsible Party:	Dean of Student Affairs
History:	8/18/2016

### I. PURPOSE:

Salus University is committed to the health, safety, and well-being of its students. Access to health care supports positive education outcomes. Adequate health insurance removes barriers to care, protects against unexpected health events or costs, and therefore helps protect a student's academic progress and investment. Students' need for health care and for protection against unexpected events has remained constant during health care reform, and the enactment of new state and local laws.

### II. DEFINITIONS

**Medical Coverage** means active coverage of the student under a health benefits plan. The primary holder of the plan may be the student, a spouse or domestic partner or a parent or legal guardian as long as the coverage extends to the student.

**Open enrollment period** is defined as the designated time frame after which the student will be automatically enrolled in the University's Plan, unless they have properly waived coverage in accordance with this policy.

**Residential programs** are programs that provide 50% or more of their program of studies in a facility managed by Salus University.

**The University Plan** is Salus University's student health benefits plan, which complies with the 2010 Patient Protection and Affordable Care Act (PPACA) requirement for Minimum Essential Coverage and exceeds the minimum requirements for student health insurance plans under applicable law.

### III. POLICY

All students enrolled in residential programs at Salus University will automatically be enrolled in the University Plan, unless they demonstrate Medical Coverage during the applicable enrollment period.

### IV. PROCEDURES

1. All students enrolled in residential programs will be notified of the upcoming open enrollment period.
2. During the open enrollment period, students may demonstrate Medical Coverage through email correspondence from Salus University and Salus University's insurance broker sent to the student's 'Salus.edu' email address.
3. Students who do not demonstrate Medical Compliant Plan by the end of the open enrollment period, will be automatically charged and enrolled in the University Plan.
4. A student returning to the University at a time other than the designated open enrollment period must demonstrate Medical Coverage prior to his or her return.
5. The annual coverage period for Salus University sponsored health coverage begins August 1st and ends July 31<sup>st</sup> of the following year, with the following exceptions:
  - a. Optometry Scholars students coverage period begins on July 1st and ends on June 30th of the following year;
  - b. Graduating student coverage ends on May 31<sup>st</sup> for optometry and audiology students; and
  - c. Graduating student coverage ends on October 31<sup>st</sup> for physician assistant students
6. A student who voluntarily selects or is automatically enrolled into the University Plan will be billed for coverage through the Student's University account. A student returning to the University at a time other than the designated open enrollment period who wishes to enroll in University Plan must coordinate and pay for coverage through University Plan administrator.