CLEMSON UNIVERSITY
HEALTH INSURANCE WAIVER REQUIREMENTS FOR DOMESTIC GRADUATE STUDENTS

Clemson University requires full time (9 credit hours), main campus only graduate students have health insurance as a condition of enrollment. Students in this category are considered Mandatory for health insurance. Students who are Mandatory for health insurance are charged for the Clemson Student Health Insurance Plan with tuition & fees. Students must pay the billed premium and be enrolled in the University sponsored plan or submit an online request for waiver of alternate health insurance that meets Affordable Care Act and Clemson University requirements. The university sponsored health plan is compliant with Section 1302(b) of the Patient Protection and Affordable Care Act (PPACA).

Graduate Assistants are eligible for a $600 subsidy for the Clemson University Student Health Plan in fall and spring semesters. Students should check fees in iRoar to make sure Student Insurance charge and subsidy has been included if eligible.

Premium rates and enrollment for spouse and/or dependents can be found on the student insurance web site at http://www.studentinsurance.com/Schools/SC/Clemson/.

Waiver requests must be submitted online at http://www.studentinsurance.com/Schools/SC/Clemson/ certifying that adequate and acceptable health insurance will be maintained during the academic year. All waiver requests are verified before waiver is accepted.

To be eligible for waiver, the following Essential Benefits must be covered as defined by Section 1302(b) of the Patient Protection and Affordable Care Act (PPACA):

- Ambulatory patient services;
- Emergency services;
- Hospitalization;
- Maternity and newborn care;
- Mental health and substance use disorder services; including behavioral health treatment;
- Prescription drugs;
- Rehabilitative and habilitative services and devices;
- Laboratory services;
- Unlimited Aggregate Maximum per Accident or Sickness
- Deductible no more than $5,000 per policy year (Clemson University requirement)
- Preventive and wellness services and chronic disease management;
- No pre-existing waiting period;
- Pediatric services, including oral and vision care.

Failure to submit the online waiver by the deadline will result in student paying for the Clemson Student Health Insurance Plan. If the company requests copy of the insurance benefits and exclusions or other information and the student does not comply with this request, the waiver will be denied.

The deadline for submission of waiver for fall is September 14th and for spring the deadline is February 1st. NO REQUESTS FOR WAIVER WILL BE ACCEPTED AFTER THE DEADLINE.