



Student Health Insurance

- A. On-campus Degree Students:** All students enrolled at Stetson University College of Law — other than those enrolled exclusively in online programs — are required to maintain domestic health insurance coverage during all periods of active enrollment.
- 1. Affected students:** This policy applies to the following students:
 - a. International students who hold F or J visas;
 - b. Students enrolled in any of the following programs:
 - (i) Full-time J.D. or J.D. dual-degree program;
 - (ii) Part-time J.D. or J.D. dual-degree program;
 - (iii) LL.M. in International Law;
 - (iv) Visiting or transient students; or
 - (iv) Any Stetson Law sponsored study-abroad program (see Section B).
 - 2. Enrollment in plan:** Students will be automatically enrolled in the plan. The cost of a domestic student injury and sickness insurance plan approved by the College will be added to the student fees and is payable when tuition is due, unless the student is approved through the written waiver process. To be approved, the student must establish that he or she has health insurance in effect that either meets the minimum standards established for coverage, or is determined on a case-by-case basis at the discretion of the College of Law in consultation with the broker that the student's current plan provides a substantially greater overall benefit. Details on the insurance requirement and waiver process are available from the Business Office and are also maintained on the Financial Aid web page. The page will be updated each academic year (typically no later than July 1) as new plan terms and rates are updated.
 - 3. Payment:** Annual coverage typically will be charged in two equal installments (fall and spring). If a December graduate desires annual coverage, at the beginning of his or her final semester, the student must elect and pay for full annual coverage. Under certain other limited exceptions, a student may be

permitted to select a per-semester charge; these exceptions include when a student will not be actively enrolled for the entire calendar year of coverage, when a student is absent from campus due to an approved leave of absence, and when a student will be attending the Autumn in London program or a year-long foreign exchange program and thus have international insurance associated with that study-abroad program. A student who qualifies for a per-semester rate must submit a written request to the Business Office (studentaccounts@law.stetson.edu) no later than the first Monday following the start of classes in the fall semester of the applicable year.

4. **Waiver process:** The deadline for submitting a waiver request is the last day of general drop/add period for the applicable semester. If a student subject to the mandatory coverage requirement timely submits the completed waiver request before the end of the applicable drop/add period, but does not receive approval until after the tuition and fees are paid, the student will receive a full refund of the amount paid. However, no refund can be given if the student has already submitted a claim under the policy.
5. **Exception to waiver process:** International students holding an F or J visa are not eligible for a waiver. Students holding an F visa are required to maintain health insurance as a condition of their I-20. Holders of J visas are required to have health insurance coverage under applicable federal regulations.

B. Study-Abroad Programs: Students enrolled in Stetson Law study-abroad programs — including exchange and dual-degree programs at foreign institutions — are also required to have international health insurance covering the period abroad. The insurance is arranged through the Office of International Programs and is automatically billed to the student's account.

Cross-reference: Frequently Asked Questions: Student Health Insurance

Fee approved by the Board of Trustees on February 26, 2009; policy effective Fall 2009; policy adopted May 29, 2009, updated July 9, 2009.