

Texas Wesleyan University will be opening Student Health Insurance enrollment for the upcoming spring semester on **December 11, 2017**. Health insurance is mandatory for all international students at Texas Wesleyan University. Students who have comparable health insurance coverage and do not wish to have the school's health insurance, can opt out of this coverage by completing an online request. **All waivers must be done ONLINE by February 02, 2018**. Students who do not waive will be enrolled and charged for the plan on their student bill.

Please be advised that the waiver request will be reviewed and verified active with the insurance carrier. Notification of acceptance or rejection of this request will be sent to your email within seven business days.

May I decline the Student Health Insurance Plan (SHIP)?

It depends. To decline SHIP, you must meet all conditions below:

1. You must have coverage through a government- or U.S. employer-sponsored group health insurance plan. Alternatively, your government sponsor has to provide a letter, such as Financial Guarantee, guaranteeing payment for all health care expenses.
2. You must request a waiver of enrollment in Student Health Insurance Plan and submit proof of acceptable alternate health insurance coverage by the waiver deadline.
3. Your alternate health insurance plan must meet or exceed all requirements below:
 - a. Medical care benefits equivalent to the TWES-endorsed Student Health Insurance Plan with no annual limits.
 - b. Your plan contains no exclusions for pre-existing conditions.
 - c. Your plan provides the Essential Minimum Benefits required by the Patient Protection and Affordable Care Act (PPACA) at <https://www.healthcare.gov/glossary/essential-health-benefits>.
 - d. Your plan covers 100% of Preventive Care as defined by the PPACA at <https://www.healthcare.gov/coverage/preventive-care-benefits>.
 - e. Medical evacuation coverage amount is no less than \$10,000. Repatriation coverage amount is no less than \$7,500.
4. Your plan's coverage period meets or exceeds the Student Health Insurance coverage period listed at <https://txwes.myahpcare.com/enrollment>.

How may I request a waiver?

Your Alternate Health Insurance policy must meet the following:

1. Your alternate health insurance ID card indicating that you are a covered member.

2. Complete policy of your plan, including coverage amounts, exclusions, and limitations, in English using U.S. dollars. Alternatively, submit a government-issued letter, such as Financial Guarantee, guaranteeing payment of all health care expenses.

3. Medical evacuation and repatriation coverage, if any.

[INTERNATIONAL STUDENTS: Click Here to Waive or Enroll](#)

To WAIVE (you do not want the student health insurance plan because you have your own insurance)

1. Have an electronic copy of your current insurance card and your Texas Wesleyan University student ID.
2. Go to <https://txwes.myahpcare.com/>
3. Select the 'Waiver' tab.
4. Select the 'INTERNATIONAL STUDENT... Waiver Request' link.
5. Login to the system by using the following:
 - o **Login** – *Student ID*
 - o **Password** - *Date of Birth in MMDDYYYY format, unless previously changed.* (Ex: 01011990)
6. Select the 'Login' button.
7. On the home page, select the red "WAIVE – Spring 2017-18" button from the "NO, I do not want the insurance." section.
8. Enter your insurance information and attach your required documentation.
9. Select the 'Submit Waiver' button at the bottom of the waiver form.

The final deadline all waivers will be accepted online is February 02, 2018. Students who do not waive by the final deadline will be enrolled and charged for the plan on their student bill.

To ENROLL in the Student Health insurance Plan:

1. Go to <https://www2.academichealthplans.com/school/116.html>
2. Login to the system by using the following:
 - o **Login** – *Student ID #*
 - o **Password** - *Date of Birth in MMDDYYYY format, unless previously changed.* (Ex: 01011990)
3. Select the 'Login' button.
4. On the home page, click the green "ENROLL – Click Here" enrollment button.
5. Read the Terms and Conditions.
6. If you accept them, enter your initials in the box and select the 'OK button'.

For additional information or assistance please contact Academic Health Plans Customer Service at 855-920-3300 or the Texas Wesleyan University Office of Risk Management at 817.531.4286.