



November Degree Policy

Students who intend to graduate in November may be eligible to remain enrolled in the Harvard University Student Health Program (HUSPH) for the Fall term of coverage. Their eligibility for enrollment depends upon the date their degree requirements are completed.

Eligibility for enrollment

November degree candidates who complete their degree requirements:	Insurance impact:
On or before September 8, 2020*	HUSHP coverage will be cancelled back to July 31 and you will be charged for any services incurred through the health program during this period.
Between September 9, 2020 and October 9, 2020**	HUSHP charges will remain on your student term bill and coverage remains active from August 1 through January 31.

* In most instances you have 30 days from your last day of coverage to secure other coverage. Contact our office to request a coverage termination letter in order to obtain other coverage. Please allow three business days for letter requests.

** If you are a November degree candidate and want to opt out of the Student Health Insurance Plan, you must complete an [online waiver application](#) by the waiver deadline (September 30). NOTE: Students who submit their degree requirements on or after October 10, 2020 will not be considered November degree candidates. These students will be charged for the Fall 2020 term of coverage and will need to file a waiver if they want to opt out of the Student Health Insurance Plan.

Examples

Scenario 1 (student is not eligible for HUSHP)

5/30 Student misses May degree deadline and is presumed to be November degree candidate
7/1 Student is billed for HUSHP
8/25 Student registers for fall term
9/7 Student completes degree requirements and is no longer a registered student for the fall term
9/11 HUSHP is cancelled retroactively to the last day of the prior term of coverage (July 31)

Scenario 2 (student is eligible for HUSHP)

5/30 Student misses May degree deadline and is presumed to be November degree candidate
7/1 Student is billed for HUSHP
7/31 Deadline to file an insurance waiver to opt-out of HUSHP
8/25 Student registers for fall term
9/12 Student completes degree requirements
9/13 HUSHP remains on student's term bill and student is covered from August 1 through January 31

Please contact your school's registrar office for questions regarding degree requirements.

There are no exceptions to this policy.