



Don't have your insurance information and want to waive the Harvard sponsored insurance plan?

Students who know that they will have insurance effective between August 1 - October 1 for the fall term, or February 1 – March 1 for the spring term and don't have all of their insurance information may complete a "Pending Enrollment" waiver by the deadline: **July 31** (fall) or **January 31** (spring). Students who have active coverage now and expect to switch to another insurance plan mid-term, should submit a waiver with their active plan and complete an Insurance Update Form once the enrollment is finalized.

To submit your Pending Enrollment waiver application:

Complete all 3 steps within 30 days of the effective date of your coverage (deadlines apply)

Step 1: Complete Application	Step 2: Provide Proof	Step 3: Finalize the Process
<ul style="list-style-type: none"> Log in to the student insurance portal Select the "Waive Coverage" tile Click "Begin New Waiver Application" Read the Overview page and select continue Check the Acknowledgement Statements and select continue On the complete application page, select the plan(s) and the term(s) you wish to waive. For example, if you are waiving for the full year, select the "Full Year" button. Type your alternate email and phone number if applicable under Contact Information. Under the Non-Harvard Insurance Information section, select "Pending Enrollment" from the drop-down menu; this will automatically populate the other fields (<i>you must select "pending enrollment" even if you know the name of your insurance carrier</i>) and select continue On the review page, select the attestation statement and select continue On the Accept Terms & Conditions page, check the acknowledgement statement and select continue Click Submit button <p>An email will be sent to you to confirm that your waiver application was received.</p> <p>To ensure you receive future correspondences, add the mservices@huhs.harvard.edu email address to your contact list.</p>	<p>Provide proof within 30-days of your coverage effective date.</p> <p>Acceptable Documentation: An official letter from insurance carrier or from the subscriber's Human Resources Department</p> <p>The letter must include:</p> <ul style="list-style-type: none"> Your name The name of your insurance plan Effective date of the policy <p>Email document to: mservices@huhs.harvard.edu</p>	<ul style="list-style-type: none"> Login to the student insurance portal and select the "View/Update Medical Plans" tile Select the "Update Information" link (lower right corner) on your current waiver plan information. Click "I understand" in the pop up Dialog box Select "button" I have a new insurance Company Select your insurance carrier, if it is listed, from the dropdown list. If not, type your insurance information and select continue. <p>For Non-U.S. Plans Select the "Country" from the drop-down before completing the rest of the fields</p> <p>Note: Students with coverage from insurance carriers outside the U.S. and coverage by foreign National Health Service programs will not be accepted, unless the student is studying outside of the U.S.</p> <ul style="list-style-type: none"> Submit Update Form <p>Be sure that all insurance information is completely filled-out to avoid processing delays. The Policy/Member ID number is required.</p>
<p>Note: Your online pending waiver application is not automatically updated once you send your insurance update form. The application will be reviewed when all steps have been completed. During peak times the review process can take up to 15 business days and cannot be expedited.</p>		