Pending Enrollment Waiver Policy

This policy is for students who know that they will have insurance effective between August 1 - October 1 (fall term), or February 1 - March 1 (spring term) but don’t have all of the information required to complete the waiver application by the deadline. All waiver eligibility rules apply. This policy does not apply to Extension School students or post-doctoral affiliates.

Students are automatically enrolled in the Harvard University Student Health Program and charges are applied to the term bill for the coverage period below:

<table>
<thead>
<tr>
<th>Coverage Dates:</th>
<th>Deadline to Waive Coverage:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fall Term</strong>: August 1-January 31</td>
<td><strong>Fall Term</strong>: July 31</td>
</tr>
<tr>
<td><strong>Spring Term</strong>: February 1- July 3</td>
<td><strong>Spring Term</strong>: January 31</td>
</tr>
</tbody>
</table>

Based on the date their comparable coverage is effective, students will be charged for one or two months of the Student Health Insurance Plan (SHIP) if applicable, and will be allowed to waive the rest of the term(s).

Pending Enrollment waiver applications will be processed based on the criteria below:

- Applications must be submitted by the appropriate waiver deadlines above
- The start date of the student’s health insurance determines the amount of the refund
- All pending enrollment waivers submitted after the deadline noted above will be assessed a late fee in addition to the prorated fee

<table>
<thead>
<tr>
<th>Coverage Effective Date</th>
<th>Insurance Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 1</td>
<td>Insurance refunded in full to student’s term bill</td>
</tr>
<tr>
<td>August 2 - September 1</td>
<td>Subject to a (1) month proration fee</td>
</tr>
<tr>
<td>September 2 – October 1</td>
<td>Subject to a (2) months proration fee</td>
</tr>
<tr>
<td><strong>Spring Term</strong></td>
<td></td>
</tr>
<tr>
<td>February 1</td>
<td>Insurance refunded in full to student’s term bill</td>
</tr>
<tr>
<td>February 2- March 1</td>
<td>Subject to a (1) month proration fee</td>
</tr>
</tbody>
</table>

**Students Must:** Follow All 3 Steps to File a Pending Enrollment Waiver Application

1. **Submit** a Pending Enrollment waiver application on the student insurance portal for the term you wish to waive. The deadline to file your application is: **July 31** (fall) or **January 31** (spring) term.

2. **Send official documentation** of insurance enrollment to HUSHP within 30 days of the medical insurance start date. The document must include the student’s name, insurance name and plan effective date. Submit the document by email to mservices@huhs.harvard.edu or by Fax to 617-496-6125. Confirm with our office that your fax has been received

3. **Update** waiver application
Next Steps:

**What happens after the pending waiver application has been submitted?**
The student will be sent an automatic email confirming the application was received. This application is placed on hold until all required information is received.

Login to the student portal to:
- check the status of your waiver
- review what information is needed and or to complete your waiver

**What happens after the waiver application is processed?**

**If the application is approved:**
- an approval email will be sent to the student’s official/alternate email address
- during peak times the review process can take up to 15 business days
- the SHIP charge is removed from the student’s term bill within 2-3 business days of receiving the approval email
- if applicable, a one or two month charge for SHIP is added student’s term bill

*Example:* If the document provided shows that your health insurance coverage started on August 15th, and you have completed your insurance update form, your waiver will be approved and a prorated charge for the month of August will be applied to your student term bill.

**If your Pending-Enrollment application is denied:**
- a denial email will be sent to the student’s official/alternate email address
- the student will be responsible for the cost of the student health insurance plan

**What happens if the requested information is not received by the deadline?**
- A denial email will be sent to the student’s official/alternate email address.
- The student will be responsible for the cost of the student health insurance plan.

*Note:
If the student’s insurance coverage starts after October 1 (fall term) or March 1 (spring term). The waiver application will be denied.