Student Health Insurance Information

Who is Required to Have Health Insurance?
Massachusetts state law requires that all students be enrolled in a student health insurance program that meets the comparable benefits established by the state of Massachusetts. You may select to waive the student health insurance if you have a comparable benefit plan.

All matriculated Undergraduate students, regardless of credit hours, are charged the health insurance. All matriculated Graduate and Continuing Education students enrolled in nine or more credit hours will be charged the health insurance.

Online Students - Students enrolled exclusively in online classes are not eligible to be enrolled in the University student health insurance plan.

International Students - The University of Massachusetts Lowell requires that all International students must enroll in the university student health insurance plan. The university does not consider international insurance or travel insurance as comparable coverage to waive the university health insurance.

Once the health insurance is charged to a student’s account, weekly emails are generated and sent to a student’s UML student email account. This email states you have been charged and must either enroll or waive the student health insurance prior to the deadline.

You may not waive insurance with the following:
- Health Safety Net
- Mass Health Limited
- Children’s Medical Security Plan
- Non U.S. Based Health Plans

Please note: Submitting proof of private insurance coverage to Student Health Services does not mean you have waived the University Student Health Insurance Plan.
How Do I Enroll in or Waive the Insurance?

To enroll in the plan or to waive coverage using SiS:

1. Log into SiS Student Center
2. Scroll down to the Finance and Financial Aid section
3. Select the Waive/Enroll Health Insurance Form link
4. Click the appropriate checkbox to either waive or enroll in the University Health Plan.
5. Follow the steps that you will be walked through. To waive the insurance, you will need to have your health insurance card available to assist you in completing the online waiver.
6. You will receive a confirmation message when you have successfully completed the enrollment or waive process

What are the deadlines for Waiving the Health Insurance?

Students who have not either enrolled in or waived the university health insurance plan by the deadline of October 9, 2015 for the Fall 2015 semester and March 4, 2016 for the Spring 2016 semester, will be automatically enrolled in the student health insurance and be responsible for the charge.

If you enrolled in the student insurance for the full academic year, and no longer wish to be enrolled due to graduation or withdrawal from the University, or you are eligible to be covered under a Mass Connector or Mass Health plan that will begin on January 1, 2016, your insurance charge may be pro-rated. Please contact University Health Plans by December 31, 2015 www.universityhealthplans.com/uml.

If you waived the student health insurance in the Fall semester and later wish to enroll in the insurance, please contact University Health Plans.

You must complete the waive/enroll student health insurance online form every academic year you are enrolled in classes.

All students who withdraw from or drop all of their classes within the first 31 calendar days of the academic semester are not allowed to be enrolled in the University Student Health Insurance Plan.

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<th>Student Health Insurance Plan Charges (S U.S.) for 2015-2016</th>
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<td>Full Year Plan</td>
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<td>Spring Plan</td>
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What Health Insurance Does UMass Lowell Offer?

The University Of Massachusetts Lowell offers Blue Cross Blue Shield of Massachusetts - Blue Care Elect (PPO) as the student health insurance plan referred to as (SHIP). The plan is administered by University Health Plans. For information about the student health plan, please view [www.universityhealthplans.com/uml](http://www.universityhealthplans.com/uml).

The insurance plan offered through the university is recommended because it covers students on or off campus, 24 hours a day, seven days a week, and is in effect for a full year. View the [BCBSMA Schedule of Benefits](http://www.bcbsma.com) for more information.

Need Help?

Please watch the [USolve self-help videos](http://www.uml.edu/usolve) regarding various billing topics or contact:
The Solution Center
Online: [www.uml.edu/thesolutioncenter](http://www.uml.edu/thesolutioncenter)
Email: thesolutioncenter@uml.edu
Phone: 978.934.2000
In-Person: University Crossing 1st Floor