



## Instructions to Waive Student Health Insurance Plan

### For Undergraduate Students

Enrollment in the Student Health Insurance Plan is required for full-time undergraduate students. To ensure that all students have adequate health coverage, students are automatically enrolled in and billed for the plan. To review benefits provided through the Emory & Henry plan, you can download a brochure from [www.gallagherkoster.com/ehc](http://www.gallagherkoster.com/ehc).

If you are currently insured, you can choose to waive enrollment into the program. You might check with your insurance company first, because not all plans are considered to provide comparable coverage. (Please note: Non U.S.-based international coverage and short-term coverage are not considered comparable, so they cannot be substituted for the Emory & Henry plan.)

If you waive the plan, the Student Health Insurance fee will be removed from your bill. You may waive the plan online beginning August 1. **The deadline to waive the Student Health Insurance Plan is Sept. 15.** If you have not submitted a waiver by the deadline, you will remain enrolled and billed for the Student Health Insurance Plan for the entire spring period.

To waive, you will need to:

1. Go to [www.gallagherstudent.com/ehc](http://www.gallagherstudent.com/ehc)
2. Click on "Student Waive" and create an account.
3. Select the Red "I want to Waive" button. Please have your current health insurance ID card as you will need this information in order to complete the form. After filling out the online form, review your information and click "Submit." You will receive a confirmation number. Please print and retain the confirmation for your records. A copy will also be emailed to you.

Questions? Contact Gallagher Koster at 1-877-220-1790 or email [ehcstudent@gallagherkoster.com](mailto:ehcstudent@gallagherkoster.com).

### For Graduate Students

Graduate students are not automatically enrolled in the Student Health Insurance Plan, but may choose to enroll on a voluntary basis. To enroll, and to learn more about the coverage and its benefits, go to [www.gallagherkoster.com/ehc](http://www.gallagherkoster.com/ehc).