

**Policy Name:** Student Accident and Health Insurance

**Approval Authority:** RBHS Chancellor

**Originally Issued:** 07/01/87

**Revisions:** 05/17/12, 04/17/13

1. **Who Should Read This Policy**

All Rutgers University faculty and students within Robert Wood Johnson Medical School, School of Health Related Professions, Rutgers School of Dental Medicine, New Jersey Medical School, Graduate School of Biomedical Sciences, School of Public Health, and School of Nursing (former UMDNJ School of Nursing).

2. **Related Documents**

3. **The Policy**

- A. Students enrolled in an educational program at the University on a full-time basis and students enrolled part-time who participate in clinical activities as part of their educational program shall have adequate accident and health insurance coverage, including basic hospital benefits, which is maintained throughout the period of enrollment.
- B. The University shall make available to all students, both full-time and part-time, and their dependents an accident and health insurance plan.
- C. Students may choose the University's accident and health insurance plan or may waive participation in the University plan if they (a) currently have alternative accident and health insurance coverage that is comparable in coverage to the plan offered by the University, (b) provide adequate documentation of the existing coverage such as a copy of the insurance card, insurance policy, insurance carrier letter, and (c) sign a waiver form. The waiver form must be submitted by the designated deadline.
- D. Students who have elected to participate in the University plan shall file claims directly with the insurance carrier.