



STUDENT HEALTH INSURANCE PLAN: 2024-2025 ACADEMIC YEAR

All full-time students enrolled for a minimum of 12 credit hours are required to provide proof of comparable health insurance coverage that meets or exceeds the College requirements or enroll in the school-sponsored Student Health Plan (SHIP). All International and Visiting Exchange students are automatically enrolled in the school-sponsored plan.

The 2024-2025 Washington College Student Health Insurance Plan coverage is underwritten by Wellfleet Insurance Company. Plan Benefits and additional information is available at www.universityhealthplans.com/wc. This is a brief description of benefits and not a certificate of coverage. We encourage you to read and familiarize yourself with the SHIP waiver requirements and policy information before making a final decision.

	Coverage Period	Total Cost	Deadline
Eligible Fall Students	08/15/2024 - 08/14/2025	\$3,612 (pending state approval)	07/15/2024
New Incoming Spring Students (only)	01/15/2025 - 08/14/2025	\$2,097 (pending state approval)	01/01/2025

WAIVING SHIP: Full waiver requirement information can be found at www.universityhealthplans.com/wc.

If a student has comparable coverage that meets the College requirements and does not wish to participate in the SHIP, an online waiver form providing proof of alternate comparable coverage must be submitted by the applicable deadline. **Failure to complete the online waiver form at www.universityhealthplans.com/wc by the applicable deadline will result in your automatic purchase of the SHIP for the full coverage period. There will be no allowance for a late waiver or premium refund. *Please note that you will be required to complete a new waiver for each academic year you attend Washington College.***

Domestic Students: To assist you in making an informed decision regarding your health insurance needs, below are a couple of questions to ask your current health plan representative to ensure that it provides adequate coverage while you attend Washington College.

- **Is your Plan provided by a company headquartered in the U.S., filed and approved in the U.S. and compliant with the Affordable Care Act?**
- **Does your plan provide comprehensive coverage while in the Chestertown, MD area? *Note: out-of-state Medicaid plans and most HMO plans provide coverage only for emergency or limited treatment outside of the servicing Plan area. Plans with emergency and urgent care coverage only in the area of the College are not eligible for a waiver.***

To **waive** the SHIP, you must go to www.universityhealthplans.com/wc to complete the “Waiver Form” found in the navigation menu on the left side of the page. Be sure to fill in all required information. If any information is missing, your waiver will NOT be submitted successfully. An email confirmation will be sent to the email address on the form immediately after successful submission. Be sure to keep the confirmation for your records. If the form is not submitted successfully, fill it out again and resubmit. If it is still not submitted successfully, contact University Health Plans via email at info@univhealthplans.com or telephone at 1-833-251-1117.

Once the waiver form is submitted you must also upload a copy of the front & back of the health insurance card to the student health portal, washcoll.studenthealthportal.com.

Enrolling in SHIP: To confirm enrollment in the SHIP and expedite the processing of your insurance card, you should complete an online “Enrollment Form” by visiting www.universityhealthplans.com/wc. The above deadline dates apply.

If there is a discrepancy between the information contained herein and the Policy, the Policy will prevail. The Policy will contain reductions, limitations, exclusions, and termination provisions. Insurance is underwritten by Wellfleet Insurance Company. **If you have any questions regarding the student plan or the waiver process, please contact University Health Plans at 1-833-251-1117.**