

Rutgers University requires Full Time and all F&J Rutgers Visa Sponsored Students to waive or enroll in the Student Health Insurance Plan (SHIP) each semester before the deadline.

MANDATORY ACTION REQUIRED EACH SEMESTER!

The Health Insurance Premium is automatically added to the term bill each semester when class registration is completed. The SHIP is optional for part-time domestic students and the premium is not added to the term bill.

During open waiver/enrollment, you do NOT have to wait on the term bill to waive or enroll; see steps 1 & 2 on the checklist below.

- ✓ If you have comparable health insurance and would like to have the premium removed from the term bill, you may complete a waiver form before the deadline.
- ✓ If you need health insurance, you should complete the enrollment form before the deadline. Paying the premium on the term bill is not enrolling; complete the enrollment form to finalize the process.

Checklist:

- ☐ Register for classes.
- ☐ Wait three (3) business days to complete the waiver/enrollment form online.

Visit www.universityhealthplans.com to waive or enroll. *F&J Rutgers Visa Sponsored Students must contact Rutgers Global for the waiver process.*

Fall: September 25, 2025 **Deadline dates** **Spring: February 10, 2026**

Open waiver/enrollment for Fall begins late-July and Spring begins mid-December

Example of premium on the term bill

Outstanding Balance		help
Total Charges	\$8,777.59	
Total Payments	\$8,777.59CR	
Total Balance:	\$0.00	
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Charges	Payments / Account Credits	
TECHNOLOGY FEE	\$186.00	PAYMENT - 02/10 \$860.59CR
STUDENT FEE	\$1,024.00	FINAID RUN \$1,750.00CR
TUITION	\$6,450.00	FINAID TAG \$2,619.00CR
DIGITAL BOOK CHARGE	\$41.59	FINAID PELL \$3,448.00CR
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Tuition & Fees:	\$7,701.59	
Student Insurance Premium		
Total Charges:	\$8,777.59	Total Payments: \$8,777.59CR

Scan the QR code to waive/enroll

WAIVING?

ENROLLING?

Failure to waive before the deadline results in **financial responsibility** of paying the premium on the term bill for the SHIP, even though you have comparable health insurance.

After the deadline date, enrollment in the SHIP is processed if a waiver was not submitted.

Once the policy with UHCSR is used, the enrollment cannot be removed.

Check the term bill periodically each semester to confirm removal of the premium, which is removed four (4) business days after the waiver is submitted.

Failure to enroll before the deadline results in **financial risk** of having to pay out of pocket for medical care.

After the deadline date, enrollment in the SHIP is processed if an enrollment form was not submitted. This process takes a few weeks, and coverage will be inactive during this time.

Paying the premium on the term bill is not enrolling; complete the enrollment form to finalize the process.

The policy (2025-519-02) with UnitedHealthcare Student Resources (UHCSR) offers nationwide year-round coverage. Fall-8/15/25-1/14/26 and Spring 1/15/26-8/14/26.