Student Insurance FAQ

Enrollment & Eligibility

- Who is required to complete the waiver? **Medical, Podiatric, Dental, International, College of Public Health, and Pharmacy Students**
- What are the requirements for domestic students' external health plans? Domestic students who are eligible to waive Temple-sponsored coverage must have comprehensive health insurance that provides access to care in the Philadelphia area. Students should ensure their plan covers services outside of Student Health Services, including emergency room visits, hospitalizations, specialist care, and diagnostic testing. Policy should be ACA Complaint.
- What are the requirements for international students' external health plans? All F-1 and J-1 international students must maintain health insurance that meets Temple University's minimum requirements and applicable U.S. Department of State standards.
    - A maximum deductible of $500 per accident or illness
    - Payment of at least 75% of covered expenses
    - Medical benefits of at least $100,000 per accident or illness
    - Students may enroll in the Temple-sponsored plan or obtain coverage through another insurer that satisfies these requirements.
    - International students may obtain coverage through another insurer that satisfies Temple University's health insurance requirements. Students are responsible for confirming that their policy meets all required criteria. The Temple University Student Health Insurance Office cannot review policies in advance or confirm whether a plan will qualify for a waiver before a waiver request is submitted and evaluated.
- Why am I receiving a notification stating that I have been automatically enrolled in coverage? **Medical, Podiatric, Dental, College of Public Health, and Pharmacy Students**, **including international students with F-1 or J-1 visa** status programs are required to complete the wavier. Students who do not submit an approved waiver by the deadline will remain enrolled in the Temple-sponsored plan and will be responsible for premium charges.

Waiver Process

- Is there an extension for the waiver process? Waiver deadlines are established each semester. Students should submit waiver requests before the published deadline. Extensions are not guaranteed.
- How do I know if my waiver has been accepted? Email notifications are sent from Aetna. Students can also contact customer service to confirm status at 1-877-626-2308.
- What happens if my waiver is not accepted? Email notification is sent. Students can also contact customer service to confirm status. If your waiver is not accepted, you will be enrolled in the Temple-sponsored plan and will be responsible for premium charges.

- If I am trying to submit a waiver, I'm a mandatory student, and do not have access to the waiver, what should I do? Contact the Student Health Insurance Office as soon as possible. Access issues may be related to your student classification or registration status.

Do I need to complete the waiver every academic year or semester? As a mandatory student, you are required to complete the waiver **once per academic year**. If you complete the waiver for the Fall semester and it is approved, you are not required to submit it again until the next academic year. The approved waiver remains on file for the duration of the academic year. If you complete the waiver during the Spring semester, it will remain on file through the end of the semester.

- If my external coverage changes during the semester, how do I update my insurance information on the waiver? Students are required to maintain external coverage. They will not need to update their insurance mid-year.

Enrollment Changes & Qualifying Life Events

- Can I enroll in coverage at any time? No. Students may enroll during the designated Open Enrollment period. Outside of Open Enrollment, enrollment is generally limited to students who experience a Qualifying Life Event (QLE).
- How long is the enrollment period? Enrollment and waiver deadlines are established each semester. For example, the Fall 2026 enrollment and waiver period is August 1, 2026 through October 2, 2026 and Spring 2027 waiver period is December 1, 2026, through February 28, 2027. Students should review the current academic year's deadlines on the enrollment website.
- How can I enroll outside of Open Enrollment? Students who experience a Qualifying Life Event, such as loss of other coverage, marriage, divorce, birth, or adoption, may be eligible to enroll outside of Open Enrollment. Supporting documentation may be required.
- How do I enroll due to a Qualifying Life Event (QLE)? Submit a request through the Aetna Customer Service Team and provide documentation supporting the Qualifying Life Event. Requests must be submitted within 31-day window of the qualifying event.
- **How long am I enrolled in coverage?** If you enroll during the **Fall semester**, your coverage period is **12 months**, running from **09/01 through 08/31**. If you enroll during the **Spring semester**, your coverage period is **8 months**, running from **01/01 through 08/31**.
- **I did not complete the enrollment because I was waiting to be auto-enrolled.** It is important to note that mandatory students who are non-responders are subject to **automatic enrollment** in the student health insurance plan. However, the auto-enrollment process does not begin until after the open enrollment period has ended.
- As a result, students may not receive an invoice until **1–2 months after open enrollment has closed**, which may result in delay in coverage and a large balance due once billing is processed. We strongly recommend that students do not rely on auto-enrollment to obtain coverage. Instead, students should actively enroll or submit a waiver during the open enrollment period to ensure timely processing, avoid delays in coverage, and prevent unexpected or delayed billing.

Terminations and Cancellations

- **Can I terminate coverage at any time?**
  No. Students cannot terminate their coverage at any time after enrollment.
- **Can I terminate coverage early ?** Generally, coverage may be terminated early under certain approved circumstances, including:

  i **Graduation:** Coverage may end on **December 31** for Fall graduates or **May 31** for Spring graduates.

  ii **External insurance coverage:** Students with external coverage must waive during the open enrollment period. Termination requests outside of the open enrollment period will not be accepted.

  iii **Foreign exchange students**: may be eligible to terminate coverage early if they are returning to their home country and will not be returning to the university.

Coverage will otherwise remain in effect for the full enrollment period and cannot be terminated.

Coverage Status

- How do I know if my insurance is active? You can verify your enrollment status by logging into your Aetna health insurance portal, checking your insurance ID card availability, or contacting Aetna Student Health directly.
- Is the University Services Fee the same as health insurance? No. The University Services Fee gives students access to Temple Student Health Services but is not health insurance. Health insurance is needed for services such as emergency room visits, hospitalization, specialist care, surgery, and diagnostic imaging.

Billing & Payments

- How do I pay for coverage? Aetna Student Health bills enrolled students directly. Monthly invoices are sent to the email address on file with Temple University, and payments should be made directly to Aetna. The website to make payment is **aetna.bgenroll.com**.

- Can the cost of coverage be added to my tuition bill? No. Student health insurance premiums are billed separately by Aetna and are not included with tuition charges.

- If I miss payments, can my plan be reinstated? Reinstatement options are determined by Aetna Student Health. Students who miss payments should contact Aetna as soon as possible to discuss available options.

- If I notice that my subsidy has not been applied, who should I contact? Graduate and Teaching Assistants represented by TUGSA who believe their subsidy has not been applied should contact the Student Health Insurance Office for assistance. Subsidy percentages are based on the appointment percentage associated with the student's contract.

Additional Support

- Who should I contact if I have questions about my coverage, enrollment, waiver, or billing? Students should contact customer service with questions. If you have questions or concerns regarding the waiver process, plan selection, benefits or your subsidy, please contact **Aetna Student Health Customer Service at 1-877-626-2308**. If you have billing or payment specific questions, please call 888-256-5455.

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