Student Health Insurance Waiver Process

*Students will be receiving an email through their UC email, once the option to waive the coverage is available

Students enrolled in 6 or more credit hours or in a co-op will automatically be enrolled in the student health insurance, and will be charged $1232 per semester. **Your student must opt out of coverage to avoid this fee.**

In order to waive the Health Insurance your policy must:

- Be Gold Tier Equivalent
- Be PPACA (Patient Protection and Affordable Care Act) compliant
- Not contain a pre-existing condition waiting period or the waiting period has already been exhausted
- Contain only less restrictive limitations than the U.C. Student Health Insurance policy
- Be active the entire time in which you are enrolled in classes
- Be through a US based insurance company employing a US based claims administrator

Steps to Waive:

1. Log into Catalyst: [www.catalyst.uc.edu](http://www.catalyst.uc.edu)
2. Student will have a To Do item under the Dashboard homepage:

   ![Catalyst Dashboard](image)

3. Click on the down arrow next to the To Do item, and then click Review and Complete:
4. The Student Health Insurance requirement page will appear, and the student has the option to waive or enroll the coverage.
5. If the student chooses to waive the waiver agreement will appear. The student will have to review the terms, click the check box and hit continue
6. The student will then be re-directed to the Gallagher website, our third party processor for waivers, and will be required to put in all applicable health insurance carrier information.
7. The student will receive an email confirming that the information was received, and the insurance charge should come off of the student’s account.

8. **The student should be looking out for a second email to confirm that the waiver was approved or denied.**
   i. If approved, there is no further to do for the student
   ii. If denied the student will be given directions on the reason for the denial, and ways to clear up the issue. Students will be given up to 3 attempts to submit their information to waive the insurance.
   
   **If denied, the insurance charge will re-populate on the student’s account.**

Please remind your student to monitor their bursar account for all charges.