Frequently Asked Questions

• I want to waive participation in the Student Health Insurance Plan. How do I know if I qualify for the waiver?
• Do I have to complete a waiver application each academic year?
• How do I apply for a waiver?
• What information is required to complete the waiver application?
• I do not have all the information to complete the waiver application. What should I do?
• How will I know if my waiver application has been approved or denied?
• If my waiver application is denied, what options do I have?
• I have waived SHIP, but I no longer have comparable health insurance. What should I do?
• If I enroll in the insurance and then cancel at a later time, can I be refunded the unused premium?
• Can I pay my spouse and dependent coverage on a monthly basis?

• I want to waive participation in the Student Health Insurance Plan (SHIP). How do I know if I qualify for the waiver?

If you want to waive participation in the Student Health Insurance Plan you must complete and submit an Online Waiver Application no later than 11:59 p.m. on August 15. The insurance policy covering the student must provide benefits comparable to the University’s guidelines. An "approved" confirmation notice or a "denied" statement is presented after you submit the waiver. You should print this notice for your records.

• Do I have to complete a waiver application each academic year?

Yes. Your approved waiver is effective for the current academic year only. If you want to waive participation for the next academic year, you must file another waiver application.

• How do I apply for a waiver?

Waiver applications must be completed and submitted online only. No paper waivers are accepted.

• What information is required to complete the waiver application?

You will need a copy of your insurance identification card as well as a current Evidence of Coverage booklet which you can obtain from your insurance company.

• I do not have all the information to complete the waiver application. What should I do?

You have two useful sources of information to help you complete your waiver application. First, you can refer to the Evidence of Coverage booklet. The booklet is provided by your insurance company and describes all of your benefits and the limitations of those benefits. If you cannot find your booklet, you may find it on the insurance company’s website or call the customer service number on your insurance card and ask for help.
• **How will I know if my waiver application has been approved or denied?**

If you submitted a waiver application online you will receive an instantaneous response of whether your waiver has been accepted or denied. If your waiver is accepted, the UNLV Cashier’s office will be notified to remove the charge from the student account. You will receive an email confirmation of your waiver status for your records.

• **If my waiver application is denied, what options do I have?**

If your waiver application is denied because your private insurance benefits are not sufficient, you may appeal the denial by submitting an appeal to Samuel Parrish at samuel.parrish@unlv.edu for review within ten (10) business days of the date of this denial notice. Completed appeal applications must be received within ten (10) business days from the date of denial. You’ll be notified of your appeal status within ten (10) business days from the date of receipt of your complete appeal. Incomplete appeal applications will not be considered for review.

• **I have waived SHIP, but I no longer have comparable health insurance. What should I do?**

You are required to maintain comparable health insurance at all times during your approved waiver period. If your health insurance coverage is terminated during the waiver period, you are required to enroll in the Student Health Plan. To enroll in the plan please contact the UNLV student insurance brokers, Wells Fargo Insurance Services at (800) 853-5899 within 30 calendar days from the termination date of your private insurance. Your Student Health Plan coverage will be effective on the date the request is submitted or a future date you specify. You will be responsible to pay a full or prorated premium depending on the period of insurance coverage you need.

• **If I enroll in the insurance and then cancel at a later time, can I be refunded the unused premium?**

The policy does not allow refunds of premium. If you elect to purchase additional coverage, your Student Insurance Plan will become excess and secondary to all other insurance plans.

• **Can I pay my spouse and dependent coverage on a monthly basis?**

No. Monthly payment option is not available. If you choose to enroll your dependents, they will need to be enrolled in the same term as you are and full payment needs to be made at the time of enrollment.

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