

MSU-Sponsored Health Insurance General Information and Instructions for Waiving Health Insurance Fee

MSU-Bozeman requires all students registered for **four or more credits** to have some form of health insurance. Students are not automatically enrolled in the MSU-sponsored insurance plan, but will either elect or waive the insurance at the time of registration. Questions about the MSU-sponsored insurance plan should be directed to the Student Insurance Office in the Student Health Service, Room 104 Swingle, or at 406-994-3199.

As a student registers each term via the web, the student will first access the student insurance election screen. The student will either elect to enroll for insurance or will waive their insurance. A student who elects to enroll in the MSU-sponsored insurance program will be charged the semester fee as long as they register for 4 or more credits.

Students with other healthcare coverage may waive the insurance fee. The instructions for waiving the insurance fee on-line follow:

1. Log onto www.montana.edu
2. Click on "Current Students" at the top of the screen
3. Click on "My Info" at the top left of the screen
4. Click on "Enter Secure Area"
5. Log in using student ID number and PIN, being sure to include the dash at the beginning of the ID number
6. Click on "Student Services"
7. Click on "Registration > Add/Drop Classes"
8. Follow prompts to waive the insurance fee

A student who waives the insurance and then decides they want the insurance can have the insurance added at the Student Insurance Office.

A student who elects the insurance and then obtains other healthcare coverage must contact the Student Insurance Office to have the MSU-sponsored insurance waived. Insurance must be waived prior to the 15th class day.

**The deadline for Fall Semester 2011 waivers is September 19, 2011
The deadline for Spring Semester 2012 waivers is February 1, 2012**

The insurance fee **must be elected or waived on-line each semester** since the election or waiver will not automatically roll from Fall Semester to Spring Semester. Students not having on-line access to elect or waive insurance must contact the Student Insurance Office.

Student health insurance is charged only Fall and Spring Semesters but covers students year-round. Fall insurance for 2011 covers the student from August 29, 2011 through the last day of winter break. Spring insurance covers the student from January 11, 2012 through the last day of summer break.

If a student is registered for fewer than 7 credits and elects the health insurance, the health and dental fees must also be added to the student's account. If a student is taking fewer than four credits and wants to add health insurance, the student must make that request at the Student Insurance Office. Personnel from that Office will determine if the student may add the health insurance.