

## General Steps:

1. Access the waiver (insert link)
  - a. Make sure you are logged into your VT email account
2. Fill in student information
  - a. First and Last Name
  - b. PID (make sure it is entered correctly)
  - c. Student and visa status
3. Fill in Insurance Information
  - a. Company Name = name of provider
  - b. Policy Number found on ID card and Certificate of Coverage
  - c. Dates of Coverage found on Certificate of Coverage
    - i. Coverage must start no later than the first day of classes and go through July 31st
    - ii. If you are graduating, your insurance needs to go through the end of the month you graduate (Dec 31st or May 31st)
      1. We will also need an email or letter from someone in your department confirming your date of graduation
4. Upload Insurance Documents
  - a. Do not upload insurance card
  - b. Certificate of Coverage
    - i. Needs to have your name and the dates of coverage
    - ii. Will be accessible through provider website or by request
    - iii. Must be in English
  - c. Full Policy
    - i. Needs to detail what is covered, how it is covered, exclusions, etc
    - ii. Not a summary of benefits
    - iii. Tends to be a longer document
    - iv. Will be accessible through provider website or by request
    - v. Must be in English
5. Carefully review the policy and answer questions on the waiver form
  - a. Contact insurance provider if unsure of the answer
  - b. All answers must be yes
    - i. If not, the plan likely does not meet VT requirements
    - ii. Contact the provider to verify or change plans
  - c. Contact SMI for any clarification
6. Initial at the end in place of a signature
7. Wait for SMI to review
  - a. We ask for 10 business days due to the amount of waivers we receive
8. If approved:
  - a. There is nothing further you need to complete

9. If denied:
  - a. SMI will detail what requirements are not met
  - b. Options:
    - i. Contact the provider to amend the plan
    - ii. Contact the provider for a rider stating that all requirements are met
    - iii. Find a new plan that does meet VT requirements
    - iv. Upload correct documentation if prompted/not uploaded the first time
  - c. Reupload the waiver when issue has been resolved
10. If you are denied and think that your plan is fine
  - a. Contact SMI and request a re-review
  - b. Go through the waiver appeal process

#### FAQ:

Can the SMI office read this policy before I purchase it to make sure it meets VT requirements?  
The SMI staff are not authorized to review plans prior to purchasing. You need to call the provider and confirm with them that the plan meets.

I waited too long to purchase and the start date is after the first day of classes. What can I do?  
We cannot approve any policy that starts after the first day of classes. You will need to call the provider and see if they can backdate the policy for you. If they cannot, you need to find a provider that will, or you can enroll in the Aetna Student Health Plan.

I will be out of the country. Do I need insurance?  
You will need to fill out the student information section of the waiver, but you would leave the rest of it blank. We would need you to request confirmation from Cranwell International Center that you are out of the country for the semester or year.

My insurance meets all requirements but one. Will you still accept it?  
We are unable to approve any waivers that do not meet all of the requirements.

What happens if I don't have approved health insurance?  
You will have a hold placed on your student account. You will be unable to add or drop classes or register to graduate until insurance requirements are met.

My plan has been denied, but I think it meets requirements. What can I do?  
Contact the SMI office and provide any more information that you may have. There is an appeal process that can also be completed \*insert how to find appeal form location\*