Rutgers University requires Full Time and all F&J Rutgers Visa Sponsored Students to waive or enroll in the Student Health Insurance Plan (SHIP) each semester before the deadline. The Health Insurance Premium is automatically added to the term bill each semester. **MANDATORY ACTION REQUIRED EACH SEMESTER BEFORE THE DEADLINE!**

The SHIP is optional for part-time domestic students and the premium is not added to the term bill.

**Fall: September 25, 2024**  
Deadline dates  
**Spring: February 10, 2025**

**Checklist:**

1. □ Register for classes.

2. □ Wait three (3) business days to complete the waive/enrollment form online. You do NOT have to wait for the term bill.

3. □ Waiving? The premium should be removed from the term bill four (4) business days after submitting the waiver form. Failure to waive before the deadline will result in automatic enrollment in the SHIP, and you will be responsible for the premium on the term bill, even though you have other comparable health insurance. Check the term bill to confirm removal of the premium.

4. □ Enrolling? Complete the enrollment form before the deadline. Paying the premium on the term bill is not enrolling; complete the enrollment form to finalize the process. The policy with UnitedHealthcare Student Resources (UHCSR) offer nationwide year-round coverage for on and off campus medical care. The effective dates for policy 2024-519-02 are Fall 2024: August 15, 2024-January 14, 2025 and Spring 2025: January 15, 2025-August 14, 2025.

**Open waiver/enrollment for Fall 2024 begins late July and Spring 2025 begins mid-December.**