

Saint Vincent College Health Insurance Policy

Saint Vincent College prioritizes the health and welfare of its students. While attending the College, medical situations such as hospitalization, surgery, or specialty care may arise, and Saint Vincent wants to ensure its students are adequately prepared. Saint Vincent College sponsors a Student Health Insurance Plan (SHIP) that offers full-time undergraduate students and international students access to a full comprehensive, ACA compliant plan. The SHIP is term health insurance available for purchase annually.

Details:

All full-time undergraduate students living on campus must have health insurance coverage that meets SVC's Criteria. The SHIP is available for those students who do not have current insurance coverage that meets the Waiver Criteria. These students must enroll in the SHIP unless proof can be furnished that comparable insurance is carried by the student while they are attending Saint Vincent College. All international students are automatically enrolled in the SHIP. No exceptions will be made for travel policies or other waivers.

Process:

At the beginning of your academic year, your student account will be automatically charged for the SHIP. If you have health insurance that meets the Criteria, you must submit a waiver for the insurance coverage by logging into your student profile on gmservicesinc.com. If you choose to waive the insurance with proof of comparable insurance and coverage information, the charge will be removed from your student account within 14 days of waiver approval. If you do not waive by the deadline posted, you will be automatically enrolled in the school sponsored health plan and the charge will remain on your account. Likewise, if you choose to enroll in the SHIP, please log into your student profile on gmservicesinc.com before the deadline to ensure your health insurance ID card is received in a timely manner. QM Services will send email reminders to each student's school email address to remind them of this requirement.

To waive the SVC SHIP, students must be covered by a comparable, full comprehensive healthcare policy that provides coverage in Latrobe, Pennsylvania, and meets the following Waiver Criteria:

- Must provide full comprehensive coverage within 50 miles of the Latrobe, PA area. It cannot provide coverage for emergency services only.
- Policy period from August 01, 2023 to July 31, 2024.
- The policy must be Affordable Care Act (ACA) Compliant.
- Must not exclude coverage for testing and treatment of illness from pandemics, such as COVID-19.
- Must cover pre-existing conditions without a waiting period.
- Cannot exclude coverage for illness/injury under the influence of alcohol or drug use.
- No foreign insurance policies will be accepted.

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- Must have service providers within the area.

The waiver process is an annual requirement.

Saint Vincent college has partnered with QM Services as the independent student insurance administrator. If you have any questions regarding the SHIP benefits, the waiver or enrollment process, or healthcare advocacy you may contact QM Services at 800-273-1715 ext. 2.