



Student Health Insurance

Hackensack Meridian School of Medicine provides initial health insurance coverage for all actively enrolled students. Each student is required to be covered by the school or comparable personal insurance coverage. Student Financial Services monitors enrollment for each student in the policy at the beginning of each academic semester.

Health insurance coverage is billed one time in July of each academic year (Jul-Jun). The rate for the 2021-2022 academic year is \$5,257.00. Please click here for more [health insurance](#) information.

Health Insurance Waivers

Student health insurance waivers must be submitted at the beginning of each Fall term with a deadline of July 31 each year. Detailed information regarding health insurance billing, as well as waiver information will be emailed one month prior to the term start. Students who miss the waiver deadline or fail to submit adequate personal coverage will be billed for health insurance coverage for the remainder of the academic year. Click to access more information regarding the [Health Insurance Waiver](#).

Reinstatement of Health Insurance

As a result of a qualifying life event, students who have waived coverage may reinstate. The most common life event is surpassing the age requirement, to be considered a dependent, on a parent's coverage. Reinstatement of coverage is available for only 30 days after this event has occurred. For more information on reinstating insurance coverage, please call First Risk Advisors at 1-800-505-4160.

Spousal and Dependent Coverage

Enrolled students may enroll a spouse and/or children in coverage during open enrollment periods or after a qualifying life event. Open enrollment extends from July 1 through July 31 each academic year. Once the open enrollment period has ended, students are only eligible to enroll dependents within 30 days of a life event. Qualifying life events include marriage, childbirth, loss of coverage, divorce, etc. Payment and enrollment will be done directly to First Risk Advisor in these situations. For more information on dependent coverage and life events, please call First Risk Advisors at 1-800-505-4160.

Optional Insurances Available (Dental, Vision, Student Personal Property Insurances)

- Vision and dental insurance policies are available for purchase directly with Gallagher Student Health which can be found [here](#).
- Personal Property Insurance and other optional insurances can be found by clicking [here](#).

If there are any unanswered questions, please contact Student Financial Services via email at sfs@hmhn.org.