

University of Rochester
University Health Service

Insurance for Graduating Students

Graduating students are encouraged to check their health insurance status to assure continuing coverage and access to health care following graduation.

- **Students enrolled in the University-sponsored Aetna Student Health Insurance:**

Length of Coverage: Once an eligible full time student enrolls on the UR-sponsored insurance plan, coverage continues through the end of the semester/term in which they cease to be a full time registered student. For students graduating in the fall, the end date is December 31. For students graduating in the spring, coverage ends on July 31.

Continuation Plan: Students who are enrolled in the UR-sponsored insurance plan through Aetna Student Health can choose to enroll in Aetna Student Health's "Continuation Plan," as long as they enroll within 30 days of loss of coverage. The continuation plan is for three months immediately following the end of coverage (i.e., August 1-October 31 for students graduating in the spring or January 1-March 31 for students graduating in December). The cost is \$1032 for the three months (August 2013 and January 2014). The continuation plan through Aetna Student Health is the only option available through UR for graduating students.

- **Students covered on their parent's insurance plan:**

We recommend checking with your insurance company to determine if you can continue on the plan after graduation.

Many young adults can remain on their parent's health insurance plan until their 26th birthday if the policy covers dependent children.

- **Students seeking additional insurance options:**

We recommend doing an internet search based on where you will be living.

New for 2014 – If you have a US Social Security number and have paid taxes in any state, you may be eligible for insurance through the new US Affordable Care Act Exchange in that state. For those in New York, <https://nystateofhealth.ny.gov/> For those from other states, do an internet search for the corresponding website.

Please write to insurance@uhs.rochester.edu with questions and/or requests for enrollment information.

Please note: Coverage by the mandatory health fee also continues through the end of the semester/term (July 31 for students graduating in the spring and December 31 for students graduating in the fall). As new alumni, graduates are welcome to continue to be cared for at UHS. The only thing that changes is the payment plan.

www.rochester.edu/uhs