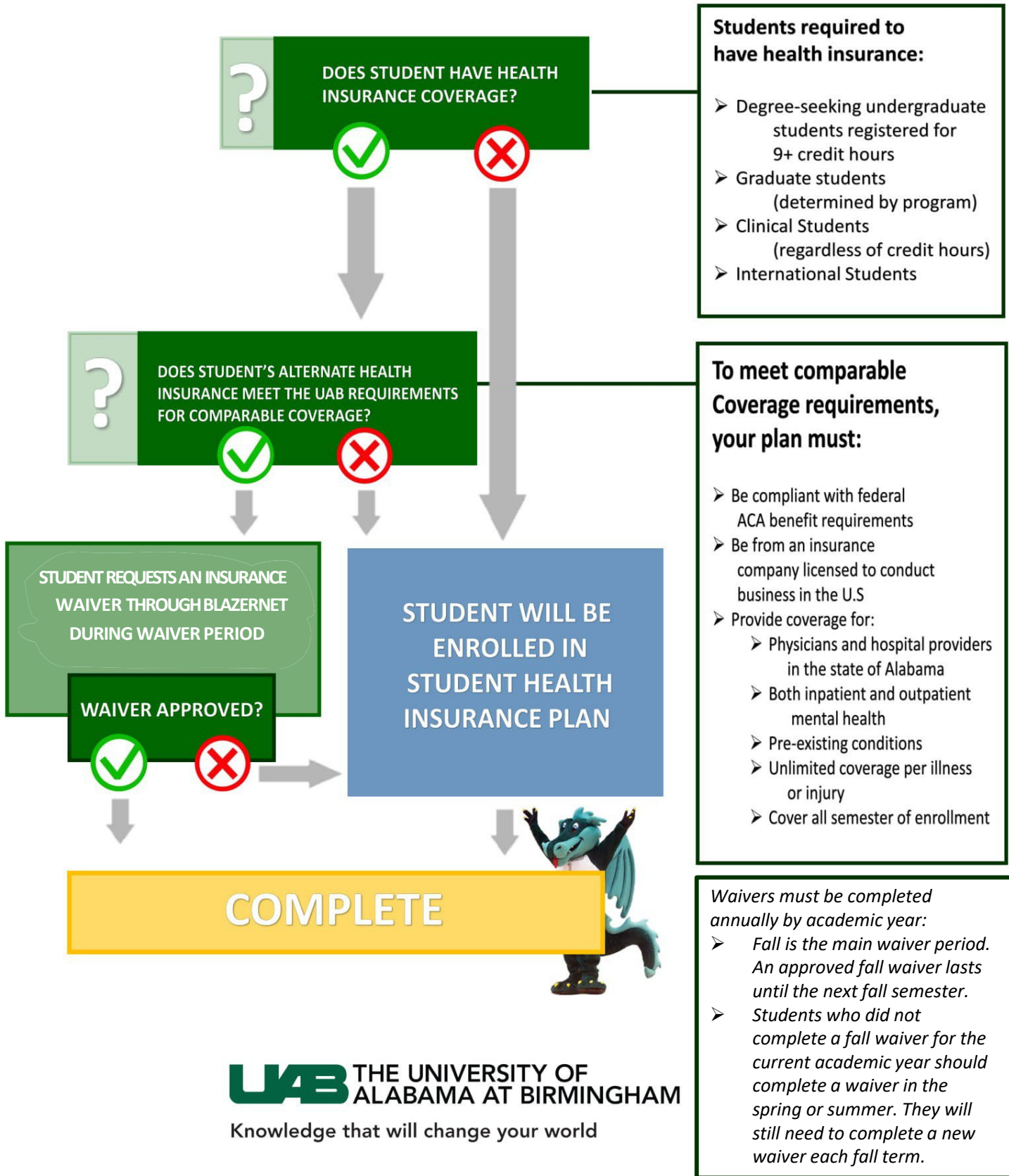


# UAB ANNUAL HEALTH INSURANCE WAIVER PROCESS



**Students required to have health insurance:**

- Degree-seeking undergraduate students registered for 9+ credit hours
- Graduate students (determined by program)
- Clinical Students (regardless of credit hours)
- International Students

**To meet comparable Coverage requirements, your plan must:**

- Be compliant with federal ACA benefit requirements
- Be from an insurance company licensed to conduct business in the U.S
- Provide coverage for:
  - Physicians and hospital providers in the state of Alabama
  - Both inpatient and outpatient mental health
  - Pre-existing conditions
  - Unlimited coverage per illness or injury
  - Cover all semester of enrollment

*Waivers must be completed annually by academic year:*

- Fall is the main waiver period. An approved fall waiver lasts until the next fall semester.
- Students who did not complete a fall waiver for the current academic year should complete a waiver in the spring or summer. They will still need to complete a new waiver each fall term.