Dear ECU Student,

Most students are required to have health insurance while they attend East Carolina University. For 2012-2013, undergraduate students enrolled in six or more on-campus credit hours and graduate students enrolled in three or more on-campus credit hours are required to have insurance.

In order to meet this requirement, you can be enrolled into your parents’ plan (if you are under 26 years of age) or buy your own health insurance. Otherwise, you must enroll in the Student Health Insurance Plan. Please review information concerning the Affordable Care Act and how it affects young adults under the age of 26 by clicking on the following link: http://www.healthcare.gov/news/factsheets/2011/03/betterbenefits-young-adults.html.

Students who have their own insurance can waive the $709.00 charge for the Student Health Insurance Plan by going to http://www.studentinsurance.com/Schools/NC/ECU/. You must be registered for classes before you go online to Enroll or Waive out. This must be completed by September 15, 2012 for fall semester and by January 31, 2013 for the spring semester, or you will be automatically enrolled in the insurance plan, and a charge will be placed on your student account. Remember, this must be done each Fall and Spring semester.

Students who were enrolled last semester will need to access their secure online account through the student website (http://www.studentinsurance.com/Schools/NC/ECU/) and click “Student Login” on the right-hand side of the page. You will be prompted to log into your account using your ECU email address and password. When you get into your account, you will see a “New Waive” and a “New Enrollment” button. Select the button and confirm the information.

New students will need to create an account through the student website (http://www.studentinsurance.com/Schools/NC/ECU/) by clicking “Waive” to waive out of the student insurance or “Enroll” to enroll in the plan. You will be prompted to create the account using your Banner ID number and ECU email address.

The carrier for the Student Health Insurance Plan has set the premium for 2012-13 at $709.00 for Fall 2012 coverage from August 1 to December 31, 2012 and $709 for Spring/Summer 2013 coverage from January 1 to July 31, 2013. We recognize that this is a significant increase over the current premium. This increase is due to higher than expected claims and additional benefits required by federal regulations. Please click http://www.ecu.edu/cs-studentaffairs/studenthealth/payment_info/upload/Ross-email-to-BOG-on-SHI-4-24-12-campus-2.pdf to view an email from UNC System President Ross to the Board of Governors regarding the 2012-2013 Student Health Insurance Plan.

You can view the online summary explaining the details of insurance coverage at http://www.studentinsurance.com/Schools/NC/ECU/. A detailed brochure is currently in final revisions and will be place on the website once it is complete. If you have questions, please contact the Insurance Office at 252-328-6841 between 8:00am – 5:00pm weekdays or by email at studentinsurance@ecu.edu.

Have an enjoyable summer. We look forward to seeing you in August.

Sincerely,

Jolene Jernigan
Director, Student Health Services