



Hackensack Meridian School of Medicine

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 HMSOM or have comparable personal insurance coverage by the beginning of each academic year.

Health insurance is billed one time in July of each academic year (Jul-Jun). Please [click here](#) for more information including obtaining your insurance card and finding physicians in your area.

United HealthCare Student Resources Customer Service

Phone: 1-800-767-0700

Email: customerservice@uhcsr.com

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. 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.

Reinstatement of Health Insurance

Qualifying Life Events (marriage, childbirth, loss of coverage, divorce, etc.) allow students who have waived coverage previously to 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. To reinstate coverage, contact UnitedHealthcare Student Resources..

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. Payment and enrollment will be directly through UnitedHealthcare Student Resources in these situations. For more information please call UnitedHealthcare Student Resources.

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

- [Vision, Dental, Tuition and Personal Property](#) insurance policies are available for purchase directly with Gallagher Student Health.

If there are any questions, please contact Student Accounts via email at studentaccounts@hmn.org.