



Common USF Health Insurance Terms

Waiver process: international students that would like to use an alternative policy in place of the USF Sponsored Student Health Insurance Policy (SHIP) may waive out with proof of adequate alternative health insurance that meets the requirements per [USF regulation 6.0162](#). Students may submit proof of their alternative policy through Academic Health Plans (AHP). Visit our [webpage](#) for instructions and deadline information.

Compliance (Waiver) Form: international students waiving out of the USF policy must have their health insurance company complete the [USF Insurance Compliance \(Waiver\) form](#) also referred to as the waiver form. An adequate health insurance policy for F and J visa holders must meet all the requirements listed on the USF Compliance (Waiver) Form for the alternative policy to be accepted.

Alternative policy: A health insurance policy the international student is enrolled in and would like to use to waive out of the USF SHIP. Students must ensure all proper documentation is submitted to AHP by the deadline for the policy to be reviewed.

Enrollment: Refers to enrolling for USF SHIP coverage.

SI hold: The “Student Insurance” (SI) hold prevents students from registering for classes at the start of every academic year. To release the SI hold, students need to complete/submit the Student Insurance Agreement form located on our [webpage](#) indicating how they intend to satisfy the insurance mandate. The hold will be released within 24 business hours.

Health insurance premium: the USF student health insurance premium is automatically placed on your OASIS account when the SI hold is released. If you are enrolling in USF SHIP, you pay via your OASIS account. If your waiver is pending approval or your GA appointment is pending and you need to pay your tuition/fees, just subtract the insurance premium amount from your total due and pay the remaining amount.

Waiving the premium fee: the USF SHIP premium will not be removed (waived) from your OASIS account unless your alternative policy is officially approved by AHP **and** USF or you are actively employed as a GA/RA/TA and this employment is verified by USF Central Human Resources Office.

Student Insurance Agreement form: Completion of this form is required to release the SI hold and proceed with registration. Once you complete/submit the agreement form, the SI hold will be removed within 24 business hours. The Agreement form is located on our [webpage](#).

Mandated population: Refers to students enrolled in an academic program that requires proof of health insurance coverage as well as students that are not U.S. Citizens/permanent residents.

GA/RA/TA (graduate assistant/research assistant/teaching assistant) If you are a graduate student employed as a GA/RA/TA you may be eligible to enroll for the USF SHIP insurance subsidy during open-enrollment periods offered in the beginning of the fall, spring, and summer semesters. USF pays a portion of the subsidy and the student’s portion is payroll deducted from their paycheck.

Department sponsored: Refers to a small number of students that are sponsored by their department for the USF SHIP and the department covers the cost of the premium.