

Dear Graduate and Professional Students,

Although many students have successfully completed the mandatory health insurance waiver process, several students have raised questions regarding the process. The following is an effort to address those questions.

Difficulty logging into the system: Daily updates to student rosters are serving to correct most of the problems some students were experiencing. The changes a student makes to the number of credits in which he/she is enrolled will be captured by Wells Fargo on the next business day.

Students who are enrolled in less than 9 credits will not be recognized by the waiver system, nor will they be billed for the Health Insurance Fee.

Please be sure that you are accessing the appropriate site. Waiver sites are listed below:

- Graduate and Professional Students (excluding dental students):
<https://studentinsurance.wellsfargo.com/waivers/onlinewaiver.aspx?pagetype=INFTGT&waivename=unlv-grad>:
- International Students:
<https://wfis.wellsfargo.com/ProductServices/A%20to%20Z/StudentInsurance/UNLV/internationalstudents/Pages/default.aspx>
- Nursing Students:
<https://studentinsurance.wellsfargo.com/waivers/onlinewaiver.aspx?pagetype=INFTGT&waivename=unlv-nursing>

Adjusted Waiver Criteria: Adjustments were made to the waiver criteria, so that 1) the system more aptly recognizes and accepts the broad range of insurance policies students may have; and 2) so that the circumstances of students who do not live in Las Vegas or students who are enrolled in online courses are recognized. If you believe your waiver was wrongly denied, please submit an appeal online at insurancewaiver.grads@unlv.edu. Please call Lorraine Brown at (702) 895-0686 for questions about your current insurance policy.

Late fees: Late fees should not be assessed to the health insurance portion of your charges. If you do incur late fees and get a waiver, submit a fee appeal with the Cashiering and Student Accounts office. If you know that you will be purchasing alternate insurance, you do not have to pay the health insurance fee before you submit your waiver application. Please call Lorraine Brown to discuss the insurance options that you are considering before you make your purchase and submit your waiver request.

Refunds: Financial aid refunds are processed weekly, on Friday. The refund will be issued via direct deposit to your designated checking/savings account or via paper check. Students who have direct deposit should expect the refund to be deposited within 2 business days. Students who do not have direct deposit setup will receive a check. The check will be mailed the following week via U.S. Postal Service. Checks are mailed to the mailing address listed in myUNLV; it is the student's responsibility to ensure that the contact information in myUNLV is up-to-date.

Refunds that appear after the Friday morning processing time will be processed the following week.

Sincerely,

Student Health Insurance Committee