

# Welcome to Empire Student Advantage

As the semester begins, we want to help you be confident knowing you have the health coverage that's right for you. This booklet will help explain what's covered under the Empire Student Advantage plan, how much it costs, and the best way to access care.

## Empire Student Advantage 101



### Who is eligible?

You will automatically be enrolled in Empire Student Advantage if:

- All registered full-time Domestic Undergraduate students enrolled in 9 or more credit hours are required to have health insurance coverage, either through this Student Health Plan or through another individual or family plan. Eligible students will be automatically enrolled in and charged for the Student Health Plan coverage unless a waiver form is submitted by the waiver deadline date.
- All registered International students are required to have health insurance coverage. All international students are automatically enrolled in the Student Health Plan and charged for the coverage. International students do not have the option to waive coverage.

The following student groups are also eligible to enroll:

- All registered Domestic Graduate and Part-time Undergraduate students enrolled in at least



### Coverage is available for dependents, too

If you are covered by Empire Student Advantage through Marist College, you may enroll your spouse, domestic partner, or dependent children under the age of 26.

Here is how it works:

- Eligible students may also insure their Dependents.
- Eligible Dependents are the student's spouse or Domestic Partner and dependent children under 26 years of age.
- See the "Who is Covered" section of the Certificate of Coverage for the specific requirements needed to meet the Domestic Partner eligibility.