

HLTH

LAW
Health Insurance Expense Request
2024-2025

Federal regulations give the Law School Office of Financial Aid the ability to adjust a student's Cost of Attendance (COA) on a case-by-case basis for the purchase of a health insurance plan. By increasing your COA, you may become eligible for additional loan money to cover this expense. There are two scenarios for which you may request a COA increase related to health insurance:

1. You intend to purchase the UVA Aetna Student Health plan and wish to obtain additional loan funds to be applied directly to your health insurance charges on your student account.
2. You intend to purchase a plan from a different provider that satisfies the UVA Hard Waiver requirement, and you wish to obtain additional loan funds that will be refunded to you to use toward the cost of the outside plan.

To request an increase to your Cost of Attendance:

1. Complete this form indicating whether you intend to purchase UVA's Aetna Student Health Insurance or a different (non-UVA) health insurance plan. If you choose the UVA plan, the additional loan you receive will be applied directly to your student account to cover your student health insurance charge. **For students enrolled in the Aetna Student Health Insurance Plan, coverage begins on August 1, 2024, and ends on July 31, 2025.** The 2024-2025 premium is \$3,877.
2. If you choose to purchase non-UVA health insurance, you must submit documentation verifying the cost of that insurance with this form. In most cases, this amount should not exceed the (full year) UVA student insurance amount of \$3,877. If your medical circumstances require a specific plan that is more expensive, please provide supporting documentation of your additional needs so that we may review your eligibility for the higher amount. Loan fees are calculated according to loan amount.

Once you receive notification by email that your financial aid has been revised, you must accept your additional loan in SIS for the additional funds to be available to you.

If you purchased UVA health insurance and authorized the additional loan to be applied directly to your student account, no further action is required. Your loan will be disbursed directly to your account and cover the student health charges, which are due October 31, 2024.

If you purchased non-UVA health insurance, your loan will be processed, and a refund will be issued directly to you. This refund must be used to pay for your health insurance.

See <https://www.studenthealth.virginia.edu/insurance> for health insurance details from Student Health.

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**Health Insurance Expense Request
2024-2025**

Student's University ID: - or SIS ID:

Student Name:

First

Middle

Last

I wish to request that my cost of attendance for 2024-25 be increased as indicated below.

Option 1

Purchase of UVA's Aetna Student Health Insurance plan:

I request an additional loan amount of \$4,048 total (\$3,877 insurance premium plus \$171 in Direct Graduate PLUS loan fees). (Loan funds pay insurance premium charges directly.)

STUDENT'S SIGNATURE _____ DATE _____

My signature above indicates that I authorize the University of Virginia to apply my additional loan directly to my SIS student account to cover the Student Health Insurance charge. (The Aetna Student Health insurance charge must be paid in full by October 31, 2024.)

Option 2

Purchase of non-UVA health insurance plan:

I request my cost of attendance (COA) be increased in the amount of \$_____ to cover the cost of a health insurance plan for the 2024-2025 academic year. (Appropriate loan fees will be added to the loan amount. Please attach documentation as indicated in the instructions. Loan funds will be refunded directly to the student.)

STUDENT'S SIGNATURE _____ DATE _____

My signature above indicates that I understand that this COA increase for the health insurance expense is limited to the cost of my plan, that this increase will only make me eligible for more loan funds, and that these funds are to be used solely for the purpose of purchasing a healthcare plan.

All UVA Law students are expected to complete the UVA health insurance waiver process by the required deadline of August 31, 2024.