

All East Carolina University students will be required to have health insurance. This is a University of North Carolina General Administration mandate for all 17 campuses, and in response, ECU is offering a cost effective option for our students which will provide high quality health coverage. The provider for this plan is Pearce and Pearce Student Insurance Specialist. For students who are covered by health plans, you can easily waive out of the plan. To effectively waive out, students must simply provide policy information from a current, valid health insurance carrier through a secure online system. Pearce and Pearce will begin verifying waivers starting June 1<sup>st</sup>. Once the information has been verified, Pearce & Pearce will send an email to the student stating that the waiver is approved or denied. If the waiver is denied the student will be informed of the reason and if there is any additional information needed. If the waiver is approved, the insurance charge will be waived from the ECU billing statement. In most cases, the verification process takes 1 --- 2 weeks.

If you are not covered by a health plan, you will register for the Pearce and Pearce insurance before your begin class in August. The campus sponsored health insurance plan is offered to students at a reasonable base rate with benefits including unlimited prescriptions, wellness incentives, as well as dental and vision plans. This health plan provides full 12---month coverage with split billing and coverage periods from August 1<sup>st</sup> to January 1<sup>st</sup> and January 2<sup>nd</sup> to July 31<sup>st</sup>. ECU's Student Health Services (SHS) will file Pearce & Pearce insurance claims for services performed by SHS providers. It is the policy holder's responsibility to file claims from outside providers. Once students have enrolled into the Pearce & Pearce health insurance plan, they can log on to their Pearce & Pearce account and print out temporary I.D. cards to use until their permanent cards are mailed.