

HAMPTON UNIVERSITY HAMPTON, VIRGINIA 23668

Reminder: Today, September 5, 2025 is the deadline to waive student insurance. Please read the notice below.

September 5, 2025

Dear Students and Parents:

There are many decisions to be made during the summer months in preparation for the upcoming academic year. One decision that needs your thorough consideration is whether your current insurance plan will adequately provide coverage to your son or daughter while attending Hampton University. It is the University's policy that all students have health insurance. The University automatically enrolls all students in the Student Health Insurance Plan (SHIP) until proof of comparable coverage is received.

If your current health insurance plan is comparable, you are not required to purchase the SHIP; however, you must complete the online waiver. The annual cost of the 2025-2026 SHIP is \$1,150 for undergraduate, graduate, and international students. This SHIP is meant to be an affordable, local option for students and their families to consider.

Online Waiver/Enrollment Process

The Online process was designed to make the insurance selection process convenient and efficient. To enroll or waive coverage for the 2025-2026 policy period, go to www.gallagherstudent.com/hamptonu and follow the instructions. If you are waiving coverage, you will need to know the name, address, and telephone number of your current insurance carrier; the name of the policyholder; and the policy number and expiration date (if applicable). Upon completing your online form, you will be asked to review the information provided and click 'submit' to complete the process. Immediately upon submitting your Online Waiver or Enrollment Form, you will receive a reference number. **Print and retain this number for your records.**

The SHIP provides coverage to students for a 12-month period, **August 2, 2025 through August 1, 2026**. The insurance carrier is United Healthcare Student Resources and the account manager is Gallagher Student Health and Special Risk. Many students arrive on campus with insurance that is inadequate due to restrictive provider networks, high deductibles, or limited coverage for services received outside of a health plan's service area. Here are some questions to think about and to ask about your current health plan:

- Does my plan cover full-time students attending college away from home or even out-of-state?
- Does my plan provide adequate coverage, coverage beyond emergency services, to include diagnostic X-rays and laboratory services, mental health coverage, prescription drugs, and inpatient and outpatient hospitalization?
- Does my plan have health care providers in the Hampton, VA area?
- Does my current plan have a high deductible that needs to be met before full coverage begins?

If you do not want to be covered by the University's SHIP, it is imperative that you complete the Waiver Form by September 5, 2025. Please follow the instructions above. If your waiver is not submitted or approved your account will be charged \$1,150 and you will be enrolled in the plan.

If you have questions about the Online Waiver or Enrollment Process or the Student Health Insurance Plan, please contact Gallagher Student Health and Special Risk via email at www.gallagherstudent.com/hamptonu, or by telephone toll free at 877-498-7926.

Respectfully,

/s/Robert Pompey
Senior Vice President for Business Operations
and Finance

/s/Barbara L. Inman
Vice President for Student Success and Enrollment
Management