### Benefit Summary

- **EXAMPLE:** Family premium for student, spouse and two or more children: line 1 + line 2 + line 4 for domestic students  
  **OR** line 5 + line 6 + line 8 for international students.  
  To insure family members the student must be insured on the same plan.

- *The annual premium is one charge split into two payments.*
  - The first payment is due when financial aid is distributed in August.
  - The second payment is due in January when financial aid is distributed.

- If the annual plan is not cancelled or changed within 30 days of the date the plan was selected, that plan can only be cancelled and a prorated refund issued if the insured leaves school to join the military. **Remember that it is the date the plan was selected, not the date the bill was paid or due at student financial services.**

- Once the insured student has attended classes on campus during the first 31 calendar days of the term for which coverage was purchased, the student will remain insured throughout that term and the premium is due, even if the student leaves school. For example, if a student purchases annual insurance that is effective on August 15, and classes begin on August 24, once the student has attended classes through September 25, that student is insured for the remaining annual plan term and the second annual premium payment will be due in January, even if the student has left FSU. If the student purchased the fall only coverage, he is covered for the entire fall term once he has attended classes through September 25. Then, in the spring/summer term, once the student has attended classes through the first 31 calendar days of the spring term, then he is covered for the balance of the spring/summer coverage period, even if he is no longer attending FSU.
• If a student becomes covered by another plan while covered by the student health insurance plan, the student insurance plan becomes the secondary plan. The student health plan cannot be cancelled if the student has already met the eligibility requirement of having attended classes during the first 31 calendar days of the term for which coverage was selected.

• ** Summer only Coverage is for students new to FSU who are beginning their course of study during summer session. Summer coverage begins May 10 and ends August 14. There is no prorated premium for students who begin in the later summer sessions, however the due date will become the first day of the session for which the student has registered for classes.