Federal regulations give 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. (The maximum COA increase for the purchase of the UVA Aetna Student Health Insurance plan is $2,857, which is the $2,735 cost of the university’s student health insurance plan, administered by Aetna Student Health, plus $122 in Grad PLUS student loan fees. 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.)

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 UVA student insurance amount of $2,735. 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 in order 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 disburse directly to your account and cover the student health charges, which are due October 31, 2016.

If you purchased non-UVA health insurance, your loan will be processed and a refund will be issued. This refund must be used to pay for your health insurance.
LAW
Health Insurance Expense Request
2016-2017

Student’s University ID: □□□□□□□□□□ or SIS ID: □□□□□□□□□

Student Name:
______________________________________________________________________________________
(Please print legibly) first middle last

I wish to request that my cost of attendance for 2016-17 be increased as indicated below (you may pick only one of the two options):

Option 1
☐ Purchase of UVA’s Aetna Student Health Insurance plan (loan funds pay 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, 2016.)

Option 2
☐ Purchase of non-UVA health insurance plan

I request my cost of attendance be increased in the amount of $__________________ to cover the cost of a health insurance plan for the 2016-2017 academic year. (Appropriate loan fees will be added to the loan amount.)

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 September 16, 2016.