WUSTL Insurance Waiver Process

The Health Fee Waiver link is available in WebSTAC (WebSTAC | Billing & Bear Bucks | Health Fee Waiver). Please note, you will need your WUSTLKEY to complete the process.

You have two attempts to waive out of the student health insurance.

If you are eligible to waive out of the health insurance plan, you will find the 'Health Fee Waiver' link under the 'Billing and Bear Bucks' heading in WebSTAC. You will not be considered eligible unless you are a full time, degree seeking student in a day program on the Danforth Campus and you are fully registered.

The waiver process is a two-step process. The first step involves providing adequate coverage. Once adequate coverage is determined, your insurance information must be verified.
Step 1: Adequate Coverage

Students are eligible to waive out of the student health insurance plan if they meet the following criteria for adequate coverage through another plan. To complete the first phase of the waiver process, you will need to answer the questions on the first screen.

Answer the questions accurately and click ‘Next’.

** Please note, you will have a maximum of two attempts to waive out of the Student Insurance. We cannot unlock your record beyond two attempts.**

If your answers do not meet our criteria during the first submission, you will see the following screen:

The information provided does not qualify you for an insurance waiver. You may attempt to qualify one more time by clicking the 'Retry' button.
If your answers do not meet our criteria during the second and final submission, you will see the following screen:

**Step 2: Insurance Verification**

If your answers to the above questions meet our criteria, you will be asked to provide your insurance information including the following:

- **Insurance name** (if your insurance carrier is not on our list, you will also need the insurance carrier’s address and phone number)
- You will need your Group Number and Policy Number/Member ID. This number is commonly found on the insurance card. If you cannot locate the number please type "unknown."
- **Subscriber information** (including name, gender, date of birth, address, and relationship to subscriber) Please have the above information handy prior to completing the waiver forms. You must enter all required data and click the ‘I certify…’ checkbox in order to submit the form. Any required data not completed will display with a red asterisk.

Questions about the waiver process should be submitted via email to studentinsurance@wustl.edu.