

Financial Policies

Brigham Young University-Idaho 2007-2008

This section describes the CONTRACTUAL FINANCIAL AGREEMENT between Brigham Young University-Idaho and each student who attends any regular school session and/or enrolls in any credit class.

Brigham Young University-Idaho is affiliated with The Church of Jesus Christ of Latter-day Saints. Approximately seventy percent of the University's operational costs is paid from the tithes of Church members. Because of this, students who are Church members or their families have already made a monetary contribution to the operations of the University. To help equalize this cost, non-members of the Church are assessed higher tuition, which still does not completely cover the total educational costs of the student.

All audited, Internet, and Continuing Education credit classes are charged the same tuition as regular credit classes taken at the University.

BANK CARD POLICY

The only bank card that BYU-Idaho will accept for payment on student and employee accounts is MasterCard. In addition, the bank processing fee of 2% of the amount paid with a MasterCard will be charged to the student or employee. This will include ALL charges made to personal accounts such as Tuition, Fees, Campus Housing, Meal Contracts, Bookstore purchases and Health Center visits.

STUDENT PORTAL

Students can have full access to all University online resources, including their Personal Financial Accounts covered below, by logging on to my.byu.edu. Students then must enter their Net-ID and Password. Any action taken by using this password is assumed to be done by the student. Therefore, students should not disclose their passwords to anyone else and should change their passwords when needed.

PERSONAL STUDENT ACCOUNTS

Each student has their own Personal Account at the University where all charges, payments, deposits, and disbursements of scholarships and financial aid are recorded. Students should regularly check their Personal Accounts on the web, my.byui.edu.

Deposits for Personal Use

For the convenience of each student, money may be deposited to the student's Personal Account at the University. These funds may be used by the student to pay for future debts incurred or may be withdrawn for personal use. Up to \$400 cash can be withdrawn each day or a check written for any amount between 8:15 a.m. and 4:30 p.m., Monday through Friday, at the Cashier's Office.

Students may also open a checking or savings account at one of the local banks in Rexburg or at the Beehive Federal Credit Union. All of these financial institutions are pleased to have student customers and are within walking distance of the campus. Money can be transferred electronically on the web into a student's bank account. Students can have 24 hour access to their money by using the Beehive Federal Credit Union's Automated Teller Machines (ATM) with no surcharge located on campus or at other ATM's in Rexburg.

Declining Balance Deposits

Students can put money on their Declining Balance Deposit which allows them to use their BYU-Idaho Identification Card (called I-Card) to make purchases at Food Services outlets and vending machines, to buy items from the Bookstore, to pay for tickets to events, to make copies at copy machines on campus, and use the printers in the computer labs.

Students can make deposits on the Web through their Personal Account, at the Cashier's Office in the Kimball Building, Food Services cashiers, Cash-to-Card machines in the Library, and at the Copy Centers. Students must have their I-Card before they can use their Declining Balance Deposit. This is separate from any deposits on their personal accounts.

Payroll Accounts

Students who work for BYU-Idaho may have their pay deposited directly into their checking or savings account at their bank or credit union. This is done by submitting a request form along with a voided check or savings deposit slip to the Payroll Section in the Accounting Office (KIM 130). If this option is not chosen, the student's pay will be deposited into his or her personal payroll account at the University. It will be available at the Cashier's Office in the Kimball Building on or after each payday (8th and 23rd of each month) between 8:15 am to 4:30 pm, Monday through Friday, in the form of cash and/or check.

Student Payroll Notifications giving detail of hours worked, pay, and deductions are available to students on the web by going to their Personal Accounts.

Deadlines

All payment and other school deadlines appear on the School Calendar in this catalog, in each semester's Class Schedule and Fees, and on the Web. FAILURE OF STUDENTS TO BECOME AWARE OF THESE DEADLINES DOES NOT EXCUSE THEM FROM MEETING THESE DEADLINES.

REGISTRATION AND TUITION

Registration Deposit

The Registration Deposit of \$60 must be paid before a student will be allowed to register. This deposit is required of all students including those who will receive a scholarship or financial aid. This can be paid in advance (1) on the student's Personal Account on the Web, (2) over the phone (208-496-1080), (3) at the Cashier's Office in person or (4) by mail, Cashier's Office, Kimball 130, Rexburg, ID 83460-1625, or when registering on the web.

This deposit will be kept on the student's account to allow registration for subsequent semesters. When a student is no longer a continuing student, this deposit will be applied to outstanding debts and the balance returned to the student. Students can have this refund processed sooner by notifying the Accounting Office if they are not returning. This can be done on the web by going to their Personal Account.

Tuition

Tuition is based upon the number of registered credits (including audited classes). Students taking 12 or more credits a semester will be charged full-time tuition; otherwise, tuition is assessed for each credit for which the student is registered. The amount of tuition is computed each time the student registers or makes changes until the Registration Deadline (one week after classes begin). Afterwards, tuition will not be adjusted downward unless the student withdraws from school before 60% of the semester has passed.

If students have not reached full-time status by the Registration Deadline, they will be charged for additional classes which may be added later until they reach full time status.

Class Fees

Certain classes may have an extra fee due to the unique expenses associated with that class. Generally, these fees are for supplies which are considered to be purchased and used after the first week of each term. Some fees are for student travel or other purposes such as private lessons or guest lecturers. There is no refund of class fees after the Registration Deadline unless the teacher certifies to the Accounting Office that funds have not been committed and/or expended or the student withdraws from school before 60% of semester has passed. Reference each class in this catalog for details of each class fee.

Charge per Class Dropped

There is no charge for dropping a class up to one week after the class begins (before the Registration Deadline). After this date, there will be a \$5 charge for each class dropped. The deadlines are listed in the catalog calendar.

Class Schedule and Fees Form

A Class Schedule and Fees Form will show the following for the semester: (1) the schedule of classes for which the student is registered, including times, instructors, and locations, (2) total of tuition and class fees assessed, (3) any tuition payments, (4) any awarded scholarships, grants, and other financial aid, (5) the amount which will be owing after payments and aid are applied, and (6) the Payment Deadline and other information.

This form is available on the web on the student's Personal Account. It can also be requested from the Registrar's Office either in person or by phone (208-496-1004). The Class Schedule and Fees Form may change after each registration change. Therefore, be certain to obtain the most recent form. No billing will be sent to the student.

TUITION PAYMENT DEADLINES

Payment for the full amount of Tuition and Fees for ALL registered classes is due on the deadline date, including classes which have not started. Failure to pay the full amount will result in a Late Payment Charge of 5% on the unpaid balance. Reference the calendar in this catalog.

If additional charges result from classes being added later, these charges will be due the day the additional registration takes place, NOT when the classes begin.

The Tuition Payment Deadlines for those students who do not start school until the middle of the semester (Second Block Students), is one week after classes begin.

There is NO OFFICIAL BILLING FOR TUITION AND FEES mailed to students by BYU-Idaho. However, this information may be obtained at anytime. (See Class Schedule and Fees above). BEING UNAWARE OF THE AMOUNTS OWING OR THE DEADLINE DATES DOES NOT EXCUSE THE STUDENT FROM MEETING THE TUITION PAYMENT DEADLINES. Payments can be made (1) on the web on the student's Personal Account, (2) over the phone (208-496-1080), or (3) at the Cashier's Office, either in person or by mail, Cashier's Office, Kimball 130, Rexburg, ID 83460-1625.

FINANCIAL AID ELIGIBILITY "DETERMINATION DATE"

The final eligibility for Federal Financial Aid for most students is based upon the number of enrollment credits on the "Determination

Date" which is the same as the Deadline for dropping classes without having them appear in the transcript file with a "W". Reference the calendar in this catalog.

If the number of registered credits on the "Determination Date" fall below the required number of credits upon which the original Financial Aid was given, the student may have to return a portion or all of the Grants to the government. The Stafford Loans may also be affected. If a student drops a Second Block class after the "Determination Date" which reduces the total number of credits below 12, their eligibility will also be affected. The student should check with the Financial Aid Office in Kimball 100 if there are any questions.

OTHER CHARGES

Books and Supplies

Books and school supplies purchased at the BYU-Idaho Bookstore may be charged to the student's Personal Account at the University. These charges become due the following month; however, Financial Aid will be used when available to pay for these charges. The student's purchases may also be made with cash, check, bank card, or declining balance using their I-Card.

Students may purchase required course materials from other sources than the BYU-Idaho Bookstore which would mainly include the internet. The course materials which are required can be obtained by visiting www.byui.edu/Bookstore and then selecting Textbooks.

If a student needs to receive Financial Aid before school starts to purchase course materials from a source other than the BYU-Idaho Bookstore, they should contact the Accounting Office. An appropriate advance of their Financial Aid up to 10 days before the semester or class begins will be handled on an individual basis.

Student Health Center Charges

All students and their dependents have access to the Student Health Center. The co-payable cost per visit for those with BYU-Idaho Health Insurance is \$10, and \$20 for those with private insurance. All costs for visits and services will be charged to the student's Personal Account at the University. It is then the responsibility of the student to pay for these charges by the end of the following month. If the student has coverage with a private insurance company, the student is responsible to submit any claims to that insurance company. The Health Center does not bill the student's private insurance company.

Student Insurance

BYU-Idaho requires that all traditional students must have adequate medical coverage in the Rexburg area while attending classes and in the area they are living during their off-track time.

To satisfy this requirement, all students will be automatically enrolled in the Student Health Plan when registering for classes unless insurance waiver information is entered. This insurance can only be waived if single students are covered under their parent's insurance, or married students are covered under a group insurance plan provided by either the student's or his spouse's employment. This enrollment in the Student Health Plan will remain in effect until the student graduates, loses continuing student status, or submits a waiver form by the semester Waiver Deadline (one week after classes begin) which provides verification of adequate insurance coverage as required.

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Students with waivers must certify when they register for each subsequent semester that they are still covered with adequate private insurance. For more information or to submit a waiver form, go to the student's Personal Account and click on Student Insurance. A booklet can also be obtained in the Accounting Office, Kimball 130, and questions can be answered over the phone by calling 496-1039. Reference additional information at the end of this section.

Student Campus Housing

Payments are due according to housing contracts signed by the students. Contractual arrangements are made in the Housing Office. For on- and off-campus housing information, contact the Housing Office, Kimball 196 (208-496-1045), or visit www.byui.edu/Housing.

Long Distance Phone Credit Cards

Only students living in campus housing may acquire a BYU-Idaho phone card. Student can request a card at the Accounting Office. Long distance calls will be charged to the student's personal account at the University and are due the following month.

Meal Contracts

Students may purchase various meal contracts and meal passes from the BYU-Idaho Food Services. These contracts and purchases are charged to the student's personal account at the University. Payments are due according to the contract signed by the student or by the end of the month for meal passes and dining dollars. For additional information, to set up a contract, or to purchase advance meal passes or dining collars, contact Food Services in Manwaring Student Center 248, or call 208-496-2251, or visit Food Services on the home page at www.byui.edu/foodservices.

Activity Pass and Privileges

All traditional matriculating students and their spouses can obtain their BYU-Idaho ID card (called I-card) at the ID Center on the first floor of the Manwaring Center. This card is used campus wide to identify students and is required to 1) pick up any money at the Cashier's Office, 2) use any declining balance or dining dollars, 3) make charges to personal account, 4) purchase tickets, etc.

This card serves as an Activity Pass which includes access to the use of the Physical Education building, Library, and other facilities on campus. Spouses must purchase an annual pass at the P.E. office in the Hart building before they can use the P.E. facilities. This card also entitles students to attend music, drama, and other performances at a discount.

MONTHLY FINANCIAL STATEMENTS

Monthly Financial Statements showing the amount owing are NOT printed and mailed to students who have traditional student status and are enrolled in classes. However, they will be notified at the beginning of each month (by e-mail to their BYU-Idaho e-mail address) if a balance is still owing. Statements will be mailed to students when they are off-track or not attending. Students can view or print their statements on the Personal Account on the web.

Students may authorize a third party (parents or someone else) to have access to their Personal Accounts for a limited time so that payments can be made over the web. Students should not give their Net ID and Password to another person. The student is responsible for any action taken on the web with the use of his or her Net ID and Password.

STUDENTS SHOULD NOT RELY UPON MONTHLY E-MAILS OR STATEMENTS TO REMIND THEM OF PAYMENT DEADLINES. Students are responsible for the charges on their Personal Accounts.

PAYMENTS

All payments must be made in U.S. currency and be received by Brigham Young University-Idaho by the deadline dates. Payments may be made on the BYU-Idaho Personal Account page with a direct transfer of money from personal bank checking or savings accounts (E-Check), or with MasterCard (at 2% service charge). Go to my.byui.edu and select Personal Account. MasterCard may also be used over the phone by calling 208-496-1080. Payments may also be made in person at the Cashier's Office in the Kimball Building or by mail to BYU-Idaho, Cashier's Office, Rexburg, ID 83460-1625. If paying by mail, allow enough time for the mail to get to the Cashier's Office by the deadline. Send either a check or money order. Do not send cash by mail.

Any questions concerning personal accounts should be directed to the Accounting Office, either in person (Kimball 130) or by calling (208) 496-1050.

Advance Payments

Payments may be made in advance, either in one amount or in several installments, which will enable the student to meet payment deadlines without having to pay the entire amount in one lump sum. If a student decides not to attend after making advanced payments, the full amount will be refunded after deducting any debts the student may owe the University.

Scholarships and Grants

BYU-Idaho scholarships require that the student must be enrolled for 14 or more credits. These scholarships are generally posted to the student accounts a few days before classes begin. School grants are posted when awarded. Scholarships and grants from non-BYU-Idaho sources will be posted to the students account when they are received. Reference the student Personal Accounts for anticipated dates.

Federal Financial Aid

Approved Pell Grants, ECG and SMARTgrants, and Stafford Loans are available up to 10 days before each semester as long as requirements are met. The anticipated disbursement dates are found on each student's Personal Account on the web.

Before Financial Aid will be given to a student, a Title IV Authorization form must be submitted stating whether or not a student gives authorization to BYU-Idaho to use Pell and Stafford Loans to pay for all debts owing to the school or just for tuition, fees, room and board and whether or not any excess funds should be kept on the student's account. These decisions will remain in force as long as the student has continuing student status OR until the student changes the authorization. This form may be completed or changed on the student's Personal Account on the Web, at the Cashier's window, or submitted to the Accounting Office at Kimball 130.

Before the Tuition Payment Deadline for each semester, students should check their Personal Account on the web to see if and how much of the Financial Aid has been used to pay the Tuition and Fees. The available amount of Financial Aid in each student's account will be automatically used to pay tuition, fees, room and board, and other debts authorized by the student. However, students should not automatically assume that their tuition and debts

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have been paid. Students can go anytime on the web to their Personal Account or to the Cashiers Office in the Kimball Building to obtain any balance of the Financial Aid remaining after debts are paid.

Dishonored (bad) Checks

If a paper check or an electronic E-check is returned as dishonored, it will be submitted automatically a second time to the bank for payment. If the check is returned the student will be charged twice by the bank for insufficient funds. In addition, the payment will be cancelled or reversed, and appropriate late charges will be assessed as if the payment had not been made on time for tuition and other charges. Also, the student may be placed on a Cash Only List.

Delinquent Accounts

If a student fails to meet financial obligations such as unpaid fees, fines, loans, housing, returned checks, or loss of property or breakage, the following recourse may be taken by the University:

1. Cancellation of registration.
2. Advanced payment for tuition and other charges by a student with a bad debt history before he or she will be allowed to register.
3. Withholding of academic credit. No transcript of credits, recommendation, registration or re-admission to the University will be allowed until the obligation is cleared.

When students become delinquent in the payment of their financial obligations, BYU-Idaho will charge: (a) a finance charge in the amount of one percent per month of all unpaid debts over thirty days old, (b) all late charges, and (c) all costs of collection incurred by BYU-Idaho in collecting the debts, including collection agency charges and attorney's fees. If a student's account is assigned or turned over to a collection agency, an additional charge of one-third or more of the unpaid debt will be added to the total debt to pay for the costs of collection. This will enable BYU-Idaho to receive full payment of the amount owing to the University by the student.

The above steps may be taken by the Manager of Accounting Services without further notice if a satisfactory arrangement is not made after the student has once been notified regarding his or her financial responsibility.

REFUND POLICIES & PROCEDURES

There are NO REFUNDS for Tuition and Fees after the Registration Deadlines for the classes unless the student officially withdraws from BYU-Idaho. Students will be charged for the classes for which they are registered until officially withdrawn from school.

All registered classes will be added together in determining the tuition to be charged, even if some of the classes have not started. At the Registration Deadlines students have purchased their places in the registered classes, and there will be NO REFUND given unless a student completely withdraws from school.

Students may come into the Accounting Office before withdrawing from school to see how the withdrawal will affect them financially.

Computation of Tuition Refunds

The following charges will be made to withdrawing students. Federal Refund Guidelines for Financial Aid are used:

1. If a student withdraws prior to the first day of the semester, there will be no charge. The Registration Deposit will be applied to any

outstanding debts and the balance mailed to the student when they lose their Continuing Student Status.

2. If the withdrawal date is on or after the first day of the semester, the student will be charged a \$60 processing fee. The Registration Deposit will be applied to this fee.

3. If the withdrawal date is between the first day and the Registration Deadline of the semester, a full refund will be given for tuition and fees charged.

4. If the withdrawal date is after the Registration Deadline, the student will receive a refund of a portion of the tuition and fees already charged. This refund will be based upon the number of calendar days from the beginning of the semester to the date of withdrawal. Approximately one percent will be charged for each calendar day in school (two percent for block students).

5. After the semester (or block for block students) is sixty percent completed, there will be no refund for tuition or fees.

Federal Title IV Financial Aid

When a student receives Title IV funds (Pell, ECG, and SMART Grants, Stafford and PLUS Loans) to attend BYU-Idaho and subsequently withdraws from school, Federal law and regulations require the computation of the total unearned amount of the financial aid AND the amount unearned by the institution for tuition, fees, and campus room and board. The difference between these two is the amount which the student will owe to the government. The earned and unearned amounts are calculated by dividing the total calendar days of the term into the number of days up to the withdrawal date. After sixty percent of the term is past, the full amount of the financial aid is considered earned. The institutional unearned portion of the financial aid will be applied first to any loans and then to any amount owing on the Pell Grant. Also, the student may owe money to the government for the Pell Grants as well as owing any outstanding balance of any loans to the bank.

Housing and Meal Contracts

Refunds will be processed when the contract is terminated and will be computed according to the terms of the contract.

Student Insurance

Student insurance is non-refundable after the Insurance Waiver Deadlines (one week after classes begin in each semester).

Class and Related Fees

These fees are non-refundable after the Registration Deadlines unless (1) certified by the instructor as not being used, or (2) the student withdraws from school.

Application of Refunds

If payments exceed the adjusted charges for tuition and fees and other charges, the overpayment or refund will be credited (1) to outstanding debts owing by the student to BYU-Idaho, (2) to any debt owing to the government for Pell Grants, and (3) to school scholarships or grants awarded to the student during that semester or term. If a balance remains, it will be mailed to the student within thirty days of the withdrawal.

STUDENT APPEAL PROCEDURES

If a student feels that his or her financial questions or problems have not been adequately resolved in the Accounting Office, they should

then visit with the Manager of Accounting Services (Kimball 130). If the problem persists because of extraordinary circumstances, a student may appeal to the Director of Financial Services (Kimball 290).

STUDENT MEDICAL INSURANCE

Enrollment

To satisfy the University's insurance requirement, you will be automatically enrolled in the Student Health Plan when you enroll for classes each semester unless you verify at that time that you are covered with adequate insurance in the Rexburg area. This insurance can only be waived if single students are covered under their parent's insurance, or married students are covered under a group insurance plan provided by either the student's or his spouse's employment. If a student has waived the student insurance and then the coverage under the private insurance plan is terminated involuntarily during the semester, he or she should notify the Accounting Office within sixty days of the termination.

Once enrolled in the BYU-Idaho plan, the insurance coverage will continue until the student no longer has continuing student status, or when a waiver is submitted before the deadline for each semester. This insurance coverage applies to continuing students during their off-track semester break unless a waiver is submitted for that break. If a student has a break between semesters longer than four months, coverage will be terminated unless the student has a one-semester deferment from the Admissions Office.

If you are married, your spouse and children will not be automatically enrolled in the plan, but you may enroll them by completing a Dependent Coverage Enrollment Form or on the web. However, if your spouse is also a student, he/she should obtain insurance as a student. Please contact the BYU-Idaho Accounting Office for more information.

Student Insurance Waiver

A STUDENT MAY HAVE THE BYU-IDAHO INSURANCE WAIVED if he or she is covered in the Rexburg Area under a parent's insurance (single students) or under a group insurance plan provided by an employer of the student or spouse. The waiver information must be submitted online or in the Accounting Office before the Insurance Deadlines (reference calendar).

Students may enter waiver information each time they register online, on the web at my.byui.edu or in the Accounting Office (Kimball 130). The BYU-Idaho insurance cannot be waived after the deadline of each semester as found in the calendar of this catalog.

Each student must certify each semester when they register that they are still covered with the same insurance as the previous semester or submit a new waiver form if covered under different insurance. Otherwise, the student will be automatically charged for BYU-Idaho insurance.

Students will not automatically have BYU-Idaho's insurance until the next semester they attend if private insurance is cancelled. If the private insurance is cancelled during the semester or if covered under a different insurance company, the student is responsible to inform the Accounting Office so that he or she can be enrolled in the school insurance. This can be done in the Accounting Office (Kimball 130) or on the web, my.byui.edu

Insurance Waiver During Breaks from School

If a student covered with BYU-Idaho insurance has private insurance coverage at home during an off-track break from school, he or she may waive the BYU-Idaho insurance during this period up to four months. When a student returns to school, the BYU-Idaho insurance will be reinstated. This Away-From-Campus Insurance Waiver form is available in the Accounting Office and can also be completed over the web on the student's Personal Account. This must be completed by the deadline date of the semester for which the student will be absent from school.

Student Dependents Insurance

Students may enroll their dependents in the Student Health Plan if the student is also enrolled in the Student Health Plan. Enrollment MUST take place (1) during the first week of the student's initial attendance, (2) during the open enrollment period (first week of a new semester), (3) within 60 days of the termination of other private insurance, or (4) within 60 days of the acquiring of a new dependent (marriage, birth, or adoption). Once enrolled, the dependent's insurance will continue until the student no longer has Continuing Student Status or the student cancels the coverage. Contact the Accounting Office for more details at Kimball 130 or call 208-496-1039. Students are advised to talk to the insurance enrollment clerk in the Accounting Office as soon as possible before the deadline dates.

Insurance Payment Deadlines

Insurance payments are due at the beginning of each semester for which the student (and dependents) are enrolled. The deadlines for insurance payments are the same as tuition and fees payment deadlines and the insurance waiver deadlines. Refer to the calendar in this catalog.

Cancellation of Insurance

The Student Health Plan Insurance will be automatically cancelled at the end of the semester in which a student withdraws from school and when the student no longer has continuing student status. If a student does not plan on returning to school, he or she should notify the Accounting Office so that the insurance can be cancelled or the extended insurance option made available to the student.

Insurance Coverage Period

Students and their dependents will be covered from the beginning of the enrollment period until the insurance is waived or cancelled (see above). This coverage continues through the semester off-track breaks from school. Payment is due at the beginning of the semester of the absence.

Student Health Plan Insurance Coverage

The BYU-Idaho Student Health Plan requires that the student or spouse first go to the Student Health Center (SHC). The low cost of the insurance is due to the use of the SHC. If the SHC is unable to care for the patient, the insured person will be given a referral to a local physician, the student must then get preauthorization from DMBA (1-800-777-3622) before visiting the doctor.

If the SHC is closed and an emergency occurs, the student and dependents may go to the Community Care Center on Main Street (co-payment \$25) or to the Madison Memorial Hospital Emergency Room (co-payment \$50). If follow-up visits are required, the student or spouse should first go to the SHC or contact DMBA insurance company for authorization before receiving additional care

outside of the SHC.

Insurance covers eighty percent of costs (with DMBA contracted providers) above the co-payable portion for each visit. The co-payment is The co-payment at the Health Center is \$10 for those having the Student Health Plan Insurance and \$20 for those having private employer group insurance. The co-payment outside the Health Center is \$25 to \$50 with a referral and pre-authorization, \$100 outside the Center without a referral and pre-authorization, and \$200 per admission if hospitalized. Prescriptions and dental work are not included. However, all students receive a discount on all prescriptions purchased at the pharmacy in the Student Health Center.

Prescriptions and costs for visits to the Student Health Center not covered by this insurance may be charged to the student's personal account at the University. Payment is due the end of the month following the visit or charge. Students not covered under the student insurance are responsible to submit any claims to their insurance company.