Dependent Eligibility
Students have the option to enroll their eligible dependents in the Student Health Insurance Plan. Eligible dependents are a student’s married spouse (husband or wife) or a child (under the age of 26). Domestic partners (same sex or opposite sex) are not eligible.

Dependent Enrollment
Coverage for eligible dependents must be purchased for the same time period as the student’s period of coverage and cannot exceed coverage purchased by the student. For example, a student enrolled for annual coverage has to purchase annual coverage for a dependent unless a qualifying event occurs (see below). Students who want to enroll their eligible dependents can do so by clicking “Dependent Enroll” at [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt). The deadline to enroll dependents for annual coverage is September 12, 2016.

Dependent Enrollment Deadlines
- September 12, 2016 for newly enrolled and returning Annual students to have an effective date of August 12, 2016
- February 1, 2017 for newly enrolled Spring students to have an effective date of January 1, 2017
- June 1, 2017 for newly enrolled May Mester students to have an effective date of May 1, 2017
- July 1, 2017 for newly enrolled Summer students to have an effective date of June 1, 2017

Dependent Premium Payment
Students who need to purchase annual coverage can either pay for the entire annual premium in one payment (via credit card, debit card, or checking account) or by the payment plan option. The payment plan options allows students to make an initial payment of three (3) months of premium from a checking account and pay the balance in equal monthly installments via automatic drafts from their checking account. Payments will be deducted via ACH on the same day each month based upon the date the initial payment was set-up. The payment plan option is only available for the annual coverage period.

If a payment is returned due to insufficient funds or stop payment, the installment option will be discontinued. In addition, there will be a returned item fee. Students will be notified of the returned draft and the amount of unpaid premium in writing (email or mail) by Gallagher Student Health. In order to reinstate coverage, the unpaid premium plus fee must be paid in full within 10 days of notice by official check, money order, or credit card. If the total due is not paid within 10 days, coverage will be terminated.

Qualifying Events
Students can also add eligible dependent(s) if the student experiences one of the following qualifying events: (a) marriage, (b) birth of a child, (c) divorce, or (d) if the dependent is entering the country for the first time. If the student experiences one of these qualifying events, the Dependent Enrollment Form, supporting documentation, and payment must be received by Gallagher Student Health & Special Risk within 31 days of the qualifying event. Forms received more than 31 days after the qualifying event will not be processed. Once a dependent is enrolled, coverage cannot be terminated unless the student loses eligibility.