



ATTENTION: ACTION ITEM

AIC offers a Student Health Insurance Policy. Per Massachusetts state regulations **ALL students¹ MUST Either OPT-OUT or ENROLL in the student health insurance EVERY YEAR**

STEP 1: DECISION All students are charged for the insurance up-front. Decide if you need to enroll in the insurance or if you have comparable coverage and are eligible to opt-out (submit a waiver). **You must take action to opt-out or enroll during the enrollment period every year.**

STEP 2: OPT-OUT OR ENROLL

Go to www.universityhealthplans.com/AIC

ENROLL

- Click the blue box labelled Enrollment Form
- Log-in using your AIC email and Date of Birth
- Enter your information
- Submit the enrollment request
- The insurance fee will remain on your account
- Allow 7-12 business days for your enrollment to be submitted to Blue Cross Blue Shield (BCBS) and your ID card to be issued
- On the University Health Plan site (left side option) you can look up your Insurance ID#. You will need to create a **MyBLUE** account to download an electronic version of your ID card.

OPT-OUT (Waive)

- Have your insurance card (or a picture of it) on hand. You will need the front and the back side
- Click on the blue box labelled Waiver Form
- Log-in using your AIC email and Date of Birth
- Answer the questions about your current health insurance policy
- Submit the Waiver request
- You will receive a notification if your waiver request was approved, denied or requires additional information for processing
- Allow 5-7 business days for the waiver to be processed and the fee to be removed from your account

See Reverse Side for
Comparable Coverage Chart
Plan Premiums & Effective Dates
Deadlines

Notes

Athletes: You are required to have insurance coverage PRIOR to your arrival on campus. If you need the AIC Student Health Insurance, please enroll at least 14 days before your intended arrival on campus.

International Students: If you are attending AIC on an F1 VISA you may not opt-out of the AIC Student Health Insurance. You will be automatically enrolled in the plan.

All Students: You may choose to voluntarily enroll in the AIC Student Health Insurance even if you have comparable coverage.

Scan the QR code for access to the **AIC Student Health Insurance Plan** online action list.



¹ The following non NCAA athlete students are not required to either enroll or opt-out of the insurance: part-time registered in less than 9 credits for or are registered solely in online courses as part of the AIC Online program

UNDERGRADUATE STUDENT HEALTH INSURANCE PLAN



AMERICAN INTERNATIONAL COLLEGE

If your plan doesn't meet, at a minimum, the following requirements, you cannot waive the AIC Student Health Insurance Plan. It is your responsibility to review your plan and talk to your insurance agent about any questions you have on your plan.

Minimum Health Insurance Plan Comparable Coverage Requirements		
<i>This Grid is to be used to determine if you have comparable coverage. It is for your usage only, please go online to complete the waiver or enrollment.</i>		
Student Health Insurance Plan	Yes	No
1. A network of doctors, specialists, and hospitals within 30 miles of the AIC campus in Springfield, MA (local area) effective from the beginning of the period of enrollment. All coverage requirements listed in items 3 through 12 must be available within the local area.		
2. An insurance company whose home office is based in the United States and whose plan is filed and approved in the US and compliant with the Affordable Care Act (ACA).		
3. Preventive Care and Primary Care Services: This means coverage for routine physicals, physician visits exams, gynecological exams, coverage for preventive lab tests, preventive immunizations and vaccinations		
4. Immediate Coverage for Preexisting Conditions; no waiting period for services (In addition to looking at what's covered, check the list of exclusions and limitations)		
5. Emergency Services Coverage—no limits on coverage		
6. Maternity Coverage and Coverage for Newborns—no limit on coverage		
7. Mental Health/Substance Abuse, no limits outpatient or inpatient—no dollar limits or days of treatment limits		
8. Pharmacy Benefits—no maximum dollar amount		
9. An unlimited plan maximum benefit: This means no maximum benefit per illness or injury per coverage period or per lifetime		
10. Surgical services—no maximum dollar amount		
11. Hospitalization Benefits—no maximum dollar amount or limit to number of days		
12. Ambulatory Patient Services—no maximum dollar amount		
If you answered NO to any question (1-12) then your plan is not comparable		
13. Do you have Massachusetts Health Safety Net, MassHealth Limited, or The Children's Medical Security Program?		
14. Do you have an HMO, PPO, or Medicaid Plan from a state other than MA or CT? If you have MassHealth or HuskyHealth answer NO to this question.		
15. Do you have a plan purchased on a monthly basis?		
16. Are you an international student attending AIC on an F1 VISA?		
If you answered YES to questions 13, 14, 15 or 16 then your plan is not comparable		

Student Health Insurance Plan Effective Date and Deadlines

Plan Information	Fall 2024 Annual	Spring 2025 New students	Summer 2025
Premium	\$2,533	\$1,480	Request quote
Period of Enrollment	Aug. 1, 2024 to July 31, 2025	Jan. 1, 2025 to July 31, 2025	Based on request
Online Opening Date	June 1, 2024	Dec. 1, 2024	N/A
Waiver Due Date	Aug. 1, 2024	Jan. 7, 2025	N/A
Late Enrollment/Waivers	Aug. 2, 2024 to Sept. 25, 2024	Jan. 8, 2025 to Feb. 19, 2025	N/A
Automatic Enrollment	Sept. 26, 2024	Feb. 20, 2025	N/A
Petition to Waive	Sept. 26, 2024 to Oct. 16, 2024	Feb. 20, 2025 to Mar. 11, 2025	N/A

- Enrollment is on an annual basis. The coverage cannot be cancelled once you enroll unless you qualify for one of the few exceptions. Contact Student Accounts for details.
- After the Late Waiver Deadline, all students who are required to participate in the AIC Student Health Insurance Plan and who have not submitted an approved waiver will be enrolled in the plan. Students will then be given a limited opportunity to petition for a waiver. Once the petition timeframe has concluded, the insurance fee will be non-refundable.

AIC Student Health Insurance

Insurance Agent:
University Health Plans
info@univhealthplans.com
 1-833-251-1746
www.universityhealthplans.com/aic

Insurance Company:
Blue Cross Blue Shield (BCBS)
www.Bluecrossma.org

Massachusetts Health Insurance Policies:
www.mahealthconnector.org
 This link provides assistance in finding health care coverage and the Policy Center contains the state regulations in regards to Student Health Insurance

UNDERGRADUATE FINANCIAL OPTIONS OVERVIEW



We know that every family is different, especially when it comes to finances. That's why we offer a few different ways for you to pay for your education at AIC!

I Have My Student Billing Statement – What's Next?

#1: Review Student Health Insurance Policies

- If you have a charge for the Student health Insurance, review the student health Insurance policies to determine if you are eligible to opt-out of this fee. Remember that you must enroll if you do need the insurance.

#2: Review Student Billing Statement

- The Total Calculated Balance (lower right corner) will show your estimated balance for the semester. You are billed for each semester separately
- **Credit Amount** (overpayment) or **\$0.00**; then congratulations, you have made your payment arrangements. You can skip Steps #3 and #4
- **Amount Due**. This is the balance for the semester after all of your grants, scholarships, loans and payments have been factored in. Complete Steps #3 by the dates in Step #4

#3: If you have an Amount Due - Review Payment Options

- Direct Payment: Make one direct payment to AIC by cash, check, credit card
- Monthly Payment Plan: You can pay the balance in monthly installments ranging from 3 to 6 months
- Work-Study: Students can choose to have a portion of their work-study paycheck applied directly to their student account
- Optional Loans: Federal Parent PLUS loan (parent loan) or alternative education loan (typically in the name of the student with a co-signer)
- Student Health Insurance: Remember to deduct the charge if you will be opting out of the insurance
- Other: If you are eligible to receive other funds that will be sent directly the college on your behalf, please forward the information to AIC. This would be items like scholarships from your high school, local organization or Veteran's benefits

You may use any combination of the options listed as best suits your financial situation!

#4: When is Payment Due?

Fall 2024 August 1, 2024
Intersession 2025 January 2, 2025
Spring 2025 January 7, 2025
Summer 2025 May 5, 2025

Payments are due by the dates listed or within 2 weeks of registration, whichever is later. You will be billed separately for each semester. Bills are typically available 30-40 days prior to the due date.

#5: When will I Receive an Updated Statement?

AIC sends out one billing statement via email at the beginning of each semester. Students are expected to go to the MyAIC portal to view updates to the billing statement.

We mail one Student Account Packet to every student during their first semester of attendance for the Academic Year.

FAQ'S

Why was I charged for a room and meal plan?

AIC has a residency requirement. Please refer to the Residence & Meal Options insert located in the right side pocket.

Where are my work-study funds?

Work-Study is NOT applied directly to the Student Account. Students earn the work-study funds and receive paychecks for the hours worked. The funds are forfeited if employment is not obtained. Refer to the Saremi Center for Career Development insert located in the right side pocket.

Why do the Federal Loans (Unsubsidized Direct Loan, Subsidized Direct Loan, and/or Parent PLUS Loan show on my statement for a different amount than on the Financial Aid Award Letter?

These loans all have origination fees that are deducted prior to being applied to your account.

Will my tuition change if I add or drop courses?

Undergraduate tuition and fees are charged on a flat rate basis on the assumption of full-time status (12-18 credits)^{1,2}. If you intend to be part-time (less than 12 credits), the charges can be adjusted. Please contact Student Accounts.

¹CCGS, College Steps, Evenings at AIC, and Degree Completion programs are charged per credit

²Students taking more than 18 credits will be charged a per credit overload fee

VIEW ONLINE STATEMENTS

1. Sign-In to the MyAIC portal
2. Choose "My Profile" and then "My Student Billing"
3. Choose Student Billing Statement
4. Select a Billing Period (Semester)
5. Generate a PDF of the selected semester



Scan the QRcode
for **Online Statement**.

Note: all information subject to change. For the most up-to-date information, please visit: aic.edu/studentaccounts

ONLINE PAYMENT GATEWAY MONTHLY PAYMENT PLANS & PAYMENTS

1. Sign-In to the MyAIC portal
2. Choose "My Profile" and then "My Student Billing"
3. Choose "Payment Gateway"
4. You will be redirected to our payment partner Nelnet
5. On your first log-in you will be prompted to create a user profile and security questions

Once you are in the Payment Gateway, you can view your balance(s) and you have several payment options.

MAKE A ONE-TIME PAYMENT

- Choose "Make a Payment"
- Choose to pay from a U.S. bank account or via credit card

SETUP RECURRING MONTHLY PAYMENTS

- Choose "Set up a Payment Plan"
- The available payment plans will be displayed
- You may choose to pay the balance due or enter an amount of your choice
- Your monthly payment amount will be displayed (monthly payment = plan amount ÷ number of payments)
- Choose to have payments automatically deducted from a U.S. bank account or via credit card

ADD AN AUTHORIZED USER

- Students: To allow another person to make payments or create payment plans or your behalf, your MUST give them access to your account
- Choose "Add an Authorized Party"
- Enter some basic information including name, email, address, and a security question
- The authorized party will receive an Authorized Party Invite email from Nelnet Campus Commerce with a link to Create an Account
- The Authorized Party should follow the easy instructions on creating the account access including a username and password
- The Authorized Party will then have access to the Payment Gateway to make payments on your account

INTERNATIONAL PAYMENTS

1. Sign-In to the MyAIC portal
2. Choose "My Profile" and then "My Student Billing"
3. Choose "International Payment Gateway"
4. You will be redirected to our payment partner PayMyTuition
5. Payment options vary by country or origin

AIC offers multiple plan options and you may choose a payment date of the 5th or 20th of each month.

Plan Fees:

- **\$25 Enrollment fee**
- **\$10 Returned payment fee**

Overlapping Plans: Please pay attention the start and end dates of your plans when setting them up. It is possible to have plans that overlap and have multiple payments occur in the same month.

Example: If you set up a Fall payment plan for \$500 a month that is from August to January; then you set up a \$500 a month plan for the Spring term that runs January to June; in January you will have \$1,000 in payments processed (\$500 for Fall and \$500 for Spring).

UNDERGRADUATE FINANCIAL OPTIONS

Payments/Monthly Payment Plans

FALL 2024

PLANS OPEN 06-01-24

Last Day to Enroll: 5 th of the Month	Last Day to Enroll: 20 th of the Month	Initial Down Payment	Number of Payments	Payment Months
June 1	June 15		6	June - Nov.
June 1	June 15		5	June - Oct.
June 30	July 18		6	July - Dec.
June 30	July 18		5	July - Nov.
June 30	July 18		4	July - Oct.
June 30	July 18		3	July - Sept.
August 3	August 17		6	Aug. - Jan.
August 3	August 17		5	Aug. - Dec.
August 3	August 17		4	Aug. - Nov.
August 3	August 17		3	Aug. - Oct.
August 24	September 11	\$100	5	Sept. - Jan.
August 24	September 11	\$100	4	Sept. - Dec.
August 24	September 11	\$100	3	Sept. - Nov.
September 26	October 11	\$100	4	Oct. - Jan.
September 26	October 11	\$100	3	Oct. - Dec.
October 26	November 9	\$100	3	Nov. - Jan.

SPRING 2025

PLANS OPEN 12-01-2025

Last Day to Enroll: 5 th of the Month	Last Day to Enroll: 20 th of the Month	Initial Down Payment	Number of Payments	Payment Months
December 1	December 18		6	Dec. - May
December 1	December 18		5	Dec. - Apr.
January 3	January 18		6	Jan. - June
January 3	January 18		5	Jan. - May
January 3	January 18		4	Jan. - Apr.
January 3	January 18		3	Jan. - Mar.
February 1	February 15		6	Feb. - July
February 1	February 15		5	Feb. - June
February 1	February 15		4	Feb. - May
February 1	February 15		3	Feb. - Apr.
February 23	March 11	\$100	5	Mar. - July
February 23	March 11	\$100	4	Mar. - June
February 23	March 11	\$100	3	Mar. - May
March 27	April 11	\$100	3	Apr. - June

SUMMER 2025

PLANS OPEN 04-01-2025

Payment Plans for the Summer 2025 will be listed on www.aic.edu/paybill when the information becomes available.



OVERVIEW OF PAYMENT GATEWAY

Home My Profile Financial Accounts

Hello Jane

Payment Activity [View Details](#)
Jane Lastname ID: 123456

Current Balance
\$1,234.00 [Transaction Details](#)

[Make a Payment](#)

SUMMER 2019
[Set up a Payment Plan](#)

FALL 2018	AMOUNT DUE
Current Charges	\$500.00
<hr/>	
SPRING 2019	AMOUNT DUE
Current Charges	\$500.00

[Set up a Payment Plan](#)

VIEW DETAILS

You may see additional details on payments that have been made.

TRANSACTION DETAILS

View the individual transactions for your balance. Financial aid that you have been awarded but the funds have not yet been received will be marked as Pending.

PAYMENTS

MAKE A PAYMENT: To make a one-time payment on the account.

SET UP A PAYMENT PLAN: To set up monthly payments (\$25 one-time enrollment fee) for semesters that this option is available.

CURRENT BALANCE

Shows the sum for all semesters that you have a Balance Due.

It may also show:

CREDIT BALANCE: Shows the sum of all semesters that have a credit balance (overpayment) and may indicate a potential refund.

BOTH: If you have semesters with Credit Balances and semesters with Balances Due then you may see both. Subtract the Credit Balance from the Current Balance for your overall Account Balance.

SEMESTER BALANCES

Only the semester(s) for which you have Balance Due will be displayed.

ADD AN AUTHORIZED PARTY

Choose this option to authorize other people to have access to this account and make payments for you.

Jane Lastname

[jane.lastname@aic.edu](#)

[Register to receive text services on your mobile phone.](#)

[Want to allow a friend or family member to pay toward your balance?
Add an Authorized Party.](#)



GENERAL REQUIREMENTS FOR FEDERAL FINANCIAL AID:

- Admission into an undergraduate program.
- Must maintain satisfactory academic progress (SAP).
- Registration as a full-time student (12+ credits). Some federal aid may be available for students who are half-time (6 credits).
- Aid packages will be adjusted if moving between AIC Housing (Resident Student) and Off Campus Housing (Commuter Student)
- Federal Aid and Need Based require a FAFSA on file for the appropriate year. Complete online at studentaid.gov. AIC's school code is 002114.



WHICH FAFSA DO I FILE?

- File the 2024-2025 FAFSA to cover the Summer 2024, Fall 2024 and Spring 2025 semesters
- You need to file a FAFSA once every year at studentaid.gov
- Massachusetts Residents: File the FAFSA prior to May 1st each year (extended to July 1st for 2024) to be considered for state grants

TYPES OF FINANCIAL AID:

GRANTS/SCHOLARSHIPS	LOANS	OTHER
<p>Grants and scholarships do NOT need to be repaid.</p> <p>AIC Merit Awards & Scholarships</p> <ul style="list-style-type: none"> • AIC Athletic Grants: Determined by the Director of Athletics based on the coach's recommendations and subject to NCAA rules and college funding. • AIC Grant: Awarded by the college based on demonstrated financial need. Subject to annual review and based on the FAFSA and other documentation. • AIC Merit Awards are determined based on your admissions application and are renewable. <p>Federal Grants</p> <ul style="list-style-type: none"> • Must file a FAFSA • Pell Grant: Awarded to low and moderate income undergraduate students who have not earned a bachelor's degree. • Supplemental Educational Opportunity Grant (SEOG): Awarded to students with exceptional financial need pending federal funding. <p>State Grants</p> <p>State grants are awarded based on the eligibility guidelines of your home state.</p> <p>Outside Scholarships</p> <p>May be awarded to you from your high school, local company or other program that you have applied to. Please forward the paperwork regarding your award to the Office of Student Accounts.</p>	<p>Loans need to be repaid.</p> <p>Federal Loans: FAFSA Required</p> <p>Student Loans</p> <p>Ford Federal Direct Loan: Low-interest loan funded by the federal government. Payments are deferred until after graduation or a student ceases enrollment.</p> <ul style="list-style-type: none"> • Direct Subsidized Loans: Eligibility is based on the student's grade level and financial need. Interest is deferred until the student is no longer enrolled at least half time. • Direct Unsubsidized Loans accrue interest as soon as the loan is disbursed. They are not need based. <p>ACTION ITEMS:</p> <p>Parent Loans</p> <p>Federal Direct PLUS Loans: Parents of dependent students may apply for a Direct PLUS Loan to help pay their child's education expenses. The student and parent must be U.S. citizens or eligible noncitizens. PLUS loan applicants are subject to a credit check.</p> <p>If a parent is DECLINED for the Parent PLUS Loan, then the student will be awarded an additional Direct Unsubsidized Loan or the parent can choose to add an endorser/cosigner for reconsideration.</p> <p>All federal loans require a first-time borrowers to sign a Master Promissory Note. In addition, students will need to complete the Entrance Counseling process. These can be completed at studentaid.gov.</p> <p>Alternative Education Loan</p> <p>May be available through private lenders to help finance the cost of education. Contact the Office of Financial Aid for Additional Information, or go to www.elmselect.com</p>	<p>Other aid is subject to the specific rules of the program.</p> <p>Federal Work Study</p> <p>Must be earned through securing a campus job. Students are paid every two weeks. Refer to the Important Facts page under Student Employment.</p> <p>MEFA U.Plan</p> <p>AIC participates in the MEFA U.Plan prepaid college tuition plan</p> <p>State Programs</p> <p>If you have a voucher for your education from a state agency, please forward the documentation to the Office of Student Accounts</p> <p>Veterans & Active Duty Service Members</p> <p>AIC participates in Veterans Programs:</p> <ul style="list-style-type: none"> • Post-911 GI Bill (CH33) • Post-911 GI Bill Yellow Ribbon Program Contribution level for undergraduate students is up to \$7,500 per year. • Tuition Assistance (National Guard, Army, Navy, Coast Guard, Marines, Air Force)



This sheet is intended as an overview of the types of financial aid available to most undergraduate students. Please contact the Office of Financial Aid for specific policies regarding each award.

UNDERGRADUATE IMPORTANT FACTS 2024-2025



The most up-to-date information on several facets of AIC life.

AMERICAN INTERNATIONAL COLLEGE

CONTACT INFORMATION: Office hours are 8:30 a.m. to 4:30 p.m. Monday through Friday.

American International College

Attn: Student Accounts
1000 State Street
Springfield, MA 01109

Student Accounts Office

Lee Hall, 1st Floor
413-205-3254
studentaccounts@aic.edu

Financial Aid Office

Lee Hall, 1st Floor
413-205-3259
financialaid@aic.edu

STUDENT ACCOUNTS:



- Costs and Fees: www.aic.edu/costs for the most current costs.
- Payment Arrangements: May consist of financial aid, monthly payment plans, or direct payment by cash, check or credit card. You may also submit proof of outside scholarships, Veteran education benefits, or other forms of alternative payment that will be paid directly to the college. AIC does not defer payment for students who receive tuition reimbursement from their employer.
- Policies: Please review the Financial Responsibility Agreement for office policies or view the Student Accounts page online at www.aic.edu/studentaccounts.

REFUND CHECKS:



- Refunds created by federal student aid are automatically issued within 14 days of the receipt of the aid or the start of the semester, whichever is later.
- All other refunds must be requested by the student and are subject to review by Student Accounts. Refunds are limited to the total credit balance for all semesters for which the student has been billed.
- In all cases refunds are issued in accordance with regulatory requirements and the choices made by the student on the Authorization for Federal Student Aid form. Refunds are only issued based on funds that have been applied (received) and not on awarded but unapplied (unreceived) funds or payments.

REFUND REQUEST FORM:

1. Sign-In to the MyAIC portal
2. Choose "My Profile" and then "My Student Billing"
3. Choose Refund Request Form
4. Complete information in Refund Request Form to indicate that you wish to receive a refund check if you are eligible. You may also indicate if you prefer the check to be mailed or held in the Student Accounts Office for pick-up.



Scan the QRcode
for **Refund Request**.

WITHDRAWAL REFUND SCHEDULE:



- Students must initiate the written withdrawal process with the Office of The Registrar, registrar@aic.edu. The form is available on the Office of the Registrar's myAIC portal page.
- The effective date of the withdrawal is the date that the student begins the official withdrawal process or otherwise provides notification of the intent to withdraw to the designated college official. Non-attendance does not relieve a student of his/her financial obligations nor entitle a student to a refund.
- Withdrawals may have a significant financial impact and students and their families are highly advised to contact both the Student Accounts Office and the Financial Aid Office prior to withdrawing.
- Students who withdraw by the end of the posted add/drop period will receive a 100% refund of all charges for the semester.*

* Additional conditions may apply. Please refer to the complete policy posted online at www.aic.edu/studentaccounts.

For additional information, visit the Student Accounts page online at www.aic.edu/studentaccounts.



Click on your **Action List** to access the information in this packet online

The Student Accounts Office and the Financial Aid Office will help any student with questions about bills & financial matters.

Don't wait until it is an emergency to contact us!

Note: most options listed reference pages on the myAIC portal and will require the student to LOGIN