Students must pay all applicable tuition, fees, room and board when due, as described in this section. Students are notified at their official VCU email address when their bills are available on the billing and payment site. No paper bills are sent to enrolled students. Tuition and fees for preregistered students, along with charges for housing and dining plans where applicable, are due by the official start of each semester. After the registration period all other students are sent a notification at their official VCU email address when their electronic bill has been issued and should pay by the payment due date indicated on the electronic invoice. Students who fail to pay these charges on time may be assessed a late payment fee. The university reserves the right to revise or alter all tuition and fees, regulations pertaining to student fees, and fee collection procedures at any time. In addition to expenses billed by the university, students should make allowances for books, clothing, supplies, travel and other out-of-pocket costs when figuring their total yearly expenses at the university.

**Student financial responsibility**

Students who enroll are responsible for:

- Full payment of tuition and fees generated from their registration
- Full payment of all charges for housing and dining services and other applicable miscellaneous charges
- Keeping a current mailing address on file with Enrollment Services (Refunds and tax forms are not issued to students with inactive mailing addresses.)
- Establishing an official VCU email address and reading their email on a regular basis, since email will be used to notify students when their invoices are available in the payment and billing site

Note: Paper bills are not sent to enrolled students. Failure to acknowledge and review the electronic invoice does not relieve responsibility for timely payments. Other important notifications are also sent to the official VCU email address.

**Tuition and fees**

Tuition and fees are categorized and described on the Student Accounting website at accounting.vcu.edu (http://accounting.vcu.edu). The university reserves the right to revise or alter all fees, regulations pertaining to student fees, and fee collection procedures at any time.

**Outstanding charges**

A student who fails to remit payments when due may be assessed a late payment fee and is denied registration for future classes until he or she has paid all amounts owed to the university. Students with balances owed the university are not issued degrees, or official transcripts, until all charges are paid in full.

Student accounts with balances owed the university are referred to the collection unit. Pursuant to Section 2.2-4805 et. seq., of the Code of Virginia, and in accordance with rules and regulations promulgated by the state comptroller and attorney general of the commonwealth of Virginia, VCU will charge interest, costs and fees on all accounts past due.

Students are reminded that they are ultimately responsible for any unpaid balance on their account as a result of the Office of Financial Aid or their sponsor canceling or reducing the award. The student remains financially responsible for the charges deferred on the basis of any financial aid if later the student is determined ineligible. Students are also responsible for ensuring that all necessary actions have been taken to receive their financial aid awards. Also see the federal financial aid refund policy.

Any communication disputing an amount owed, including an instrument tendered as full satisfaction of a debt, must be submitted to the Director of Student Accounting, Student Accounting Department, Box 843036, Richmond, VA 23284.

VCU participates in the Virginia Set-off Debt Collection Act of 1981. Under the provisions of this act, a Virginia individual income tax refund is subject to the university's claim for unpaid balances of tuition and fees.

**Dishonored payment items**

A charge of $50 will be levied for all dishonored payment items. Returned payment items include returned checks and dishonored credit or debit card payments. A student who pays a past-due balance with a dishonored payment item may be subject to having his or her current and/or future registration cancelled.

**Loan repayment**

Before graduation or withdrawal from the university, students may be required to attend a loan counseling exit session. Refer to the Graduation information (http://bulletin.vcu.edu/academic-regs/ugrad/graduation-app) in the academic regulations section of this bulletin for details.

**Tuition determination and student classification**

Tuition is determined by the number of credit hours a student is taking, the student’s residency classification, course of study and classification level. For in-state tuition benefits, the student must comply with Section 23-7.4 of the Code of Virginia (http://leg1.state.va.us/cgi-bin/lepgen504.exe?000+cod+23-7.4).

All applicants to VCU who wish to be considered for in-state tuition rates as Virginia residents must submit the application for Virginia in-state tuition rates, which is part of the application for undergraduate
admission. The residency determination of the applicant is conveyed at the time of admission.

New and continuing students initially classified as non-Virginians for tuition purposes may request a review of the initial residency determination by completing an application for change of domicile available from the Office of Records and Registration (online). The student must present clear and convincing evidence that he or she is not residing in the state primarily to attend school. The application deadline is 30 days prior to the start of the semester, and it is the responsibility of the student to establish or to file an appeal to change his/her residency classification prior to the start of classes for the semester under consideration. In accordance with the Code of Virginia, applications received after the start of the semester must be considered for the next semester. Submit completed applications with documentation to the university residency appeals officer. Processing may require four to six weeks; therefore it is strongly recommended that applications be submitted earlier than the stated deadline.

The university’s service to students is limited to assuring that they understand the procedures for appealing and that they have access to information about the relevant sections of the Code of Virginia. VCU provides information about the steps of the process and access to the applicable sections of the statute and the associated guidelines. The university also provides qualified staff to review the appeals and make decisions based on the information students provide. The office cannot provide advisement to students as to how to present their case for review; staff members cannot become the student’s advocate since their office must make the decision.

Students approved for a change to in-state status for tuition purposes are notified by mail with copies of their approval letters sent to the Office of Financial Aid and the Student Accounting Department. Students denied this status are also notified by mail. The denial letter informs the student of procedures for appeal of this decision, to include filing an appeal with the University Residency Appeals Committee. Students who submit fraudulent applications, falsify documentation or conceal information will be subject to reclassification, payment of all nonresident fees owed and university discipline.

Please note that a student with in-state status for tuition purposes who exceeds 125 percent of the credit hours needed to complete his program will be assessed a tuition surcharge.

**Tuition and fees charges**

Students accepted into an undergraduate degree program who accept the offer of admission must pay a nonrefundable tuition deposit (amount of deposit may vary according to program). This deposit is credited toward the tuition charge for the first semester. If the student accepts the offer, pays the fee, then decides not to enroll for the intended semester, the deposit is forfeited.

Undergraduate students who are newly admitted to an undergraduate degree or certificate program beginning in or after the fall 2013 semester are classified as “non-block” for tuition-assessment purposes. Non-block students registered for less than 15 credit hours are charged tuition at a per-credit-hour rate. If registered for 15 or more credit hours, tuition for the additional credits (15 and more) will be assessed at a reduced per-credit-hour rate.

Undergraduate students who were initially enrolled in a degree or certificate program prior to the fall 2013 semester and are not required to reapply for admission to the university are classified as “block” for tuition-assessment purposes. Part-time undergraduate students, those enrolled in fewer than 12 credit hours, are charged tuition on a per-credit-hour rate based on their program. Tuition is charged at a flat rate from 12 to 18 credit hours and at a per-credit-hour rate (overload fee) for more than 18 credit hours during any semester for block students. Students classified as Virginia residents pay lower tuition than out-of-state students. See additional information on an academic overload in the Undergraduate registration (http://bulletin.vcu.edu/academic-regs/ugrad/registration-policies) section of this Bulletin.

In addition to tuition, students must pay the mandatory fees described in this section.

Holiday intersession courses are billed on the spring semester’s invoice, but are computed separately from the spring semester’s charges. The cost of a holiday intersession course is the standard per-credit-hour tuition with no fees based on the student’s classification and program.

Nondegree-seeking students who hold bachelor’s degrees are classified as DHG (degree-holder graduate) if they enroll in one or more graduate courses. DHG students registered for fewer than nine credit hours are charged a graduate per-credit-hour rate. If they enroll in nine or more credits, they are charged at the full-time graduate rate. Nondegree-seeking students who hold undergraduate degrees are classified as DHU (degree-holder undergraduate) if they enroll in all undergraduate courses. DHU students registered for less than 15 credit hours are charged tuition at a per-credit-hour rate. If registered for 15 or more credit hours, tuition for the additional credits (15 and more) will be assessed at a reduced per-credit-hour rate.

Courses offered through the Office of Continuing and Professional Education are assessed tuition and fee charges in addition to the standard tuition and fee rates.

If students make changes to their course enrollment by the end of the add/drop week, their classification and charges change in accordance with these guidelines.

**University fee**

This fee is used by the university to support student facilities, campus development, intercollegiate athletics and other programs. Full-time students pay a flat-rate university fee each semester. Part-time students pay this fee on a per-credit basis.

**Student activity fee**

This fee is used to support social, cultural and other student activities on the Monroe Park Campus. These activities include concerts, plays, student organizations and publications.

Full-time students on the Monroe Park Campus pay a flat-rate student activity fee, while part-time students on this campus pay this fee on a per-credit basis. Students on the MCV Campus are not charged this fee.

**Student Government Association fee**

This fee is used to support social, cultural and other student activities on the MCV Campus. Monroe Park Campus students are not charged this fee.

**Student health fee**

All full-time students on both campuses must pay the student health fee. Part-time students may participate in the University Student Health Services on an elective basis by paying the student health fee. USHS offers unlimited office visits for acute and chronic ailments, after-hours
Tuition, fees and expenses

phone advice for an urgent medical problem and most laboratory tests associated with acute illnesses ordered by the USHS staff, among other services. The fee does not cover accidental injury, emergency room visits or hospitalization. More specific information as to what is covered and not covered by the fee is available on the USHS website (http://www.students.vcu.edu/health/services).

Technology fee
The technology fee is charged to all undergraduate, graduate and professional students in all programs. Full-time students pay a flat rate. Part-time students pay a per-credit-hour rate. The fee is used to fund improved access and assistance with information technology.

Library fee
The library fee is charged to all undergraduate, graduate and professional students in all programs. Full-time students pay a flat rate. Part-time students pay a per-credit-hour rate. Fee revenues are used to sustain around-the-clock services in James Branch Cabell Library and the new library facility, expand hours at the Tompkins-McCaw Library, strengthen digital tools and generally support operating costs for VCU Libraries.

Capital outlay fee
The capital outlay fee is charged to all full-time and part-time non-Virginia resident, on-campus students. Full-time students pay a flat rate. Part-time students pay a per-credit-hour rate. The fee is mandated by the General Assembly with revenues used to reimburse the state for debt service costs attributable to nonresident students related to financing of buildings and equipment.

UC campus learning fee
The UC campus learning fee is charged to all freshmen, sophomores and juniors. The fee supports tutors, supplemental instruction leaders and writing consultants for undergraduates.

Online course fee
The online course fee is charged for undergraduate and graduate online courses. The fee covers operational and personnel support to develop and maintain online courses.

Off-campus fees
The university fee, the student activity fee, the Student Government Association fee and the student health fee are not charged to students taking off-campus classes (except School of Social Work).

Special fees
Because of specialized programs, various schools and departments may charge each student additional fees to cover special materials, equipment breakage and other costs. For specific information about special fees, refer to the Student Accounting Department (http://www.enrollment.vcu.edu/accounting) website or to the specific school or department section in this bulletin.

Housing and dining fees
Housing fees
A nonrefundable prepayment fee of $250 is required for new students at the time the housing/dorm application is submitted and is credited toward the student’s first-semester housing costs. New and continuing students should refer to cancellation deadlines established by VCU Residential Life and Housing if they wish to be released from their contractual obligations. After these dates, cancellations are not permitted and students will be held to the terms and conditions of their housing contracts. Students are advised to carefully read the terms and conditions of their housing contracts prior to signing.

Half the yearly housing cost is charged to the student’s account each semester and is paid the same time that tuition and other fees are due. Additionally, students will be held responsible for the cost of any damages to their room, its furnishings and its common living area during their residency.

Housing contracts extend through the nine-month academic year or for a 12-month period, depending upon the type of residence hall assignment. Students are not released from their housing contract between semesters. Questions regarding housing contracts should be directed to VCU Residential Life and Housing via email at vcuhousing@vcu.edu or by calling (804) 828-7666.

Dining fees
Dining plans are available to enrolled students who are in good financial standing with the university. All undergraduate students residing in university housing, other than VCU apartment residents, are required to purchase one of the essential dining plans through VCU Dine. If a dining plan is not selected, students will be assigned and billed for the 200 Swipe Plan + 300 Dining Dollars.

Dining plans are charged to the student’s account each semester and are paid the same time that tuition and other fees are due. Plans added later in the semester are subsequently billed with payment due by the due date indicated on the ebill. Changes and cancellations to dining plans will be accepted up to 4 p.m. on Friday, the second week of classes.

VCU dining plans consist of Swipes and Dining Dollars. Swipes provide a specific number of meals to be used at any time during the semester at the all-you-care-to-eat dining halls or any VCU Dine retail location participating in the VCU Dine meal exchange program. More than one VCU dining plan may be purchased per semester, however, dining plan swipes and Dining Dollars do not carry over and are forfeited at the end of each semester.

For a complete list of dining plans, locations and hours, see the VCU Dine (http://www.bsv.vcu.edu/dining) website.

Dining Dollars
Dining Dollars is a rechargeable declining-balance account on a student’s dining plan that allows them to make tax-free food purchases at any VCU dining center or VCU retail location. The tax advantage of Dining Dollars provides an 11.3 percent savings on each VCU Dine purchase. Additional Dining Dollars may be added following the purchase of a dining plan at any time during the semester. Additions may be made in increments of $25 (i.e., $25, $50, $75). Dining Dollars can be purchased by credit/debit card online at bsv.vcu.edu/vcufood (http://www.bsv.vcu.edu/vcufood).

Dining online enrollment and payment
Online enrollment for a VCU Dine plan is available at bsv.vcu.edu/vcufood (http://www.bsv.vcu.edu/vcufood). Students will be billed through the Student Accounting Department and payment may be made online through VCU eServices at eservices.vcu.edu (http://www.eservices.vcu.edu).

Dining plan changes or cancellations must be made by contacting VCU Dine at (804) 828-1148 or online at bsv.vcu.edu/vcufood (http://www.bsv.vcu.edu/vcufood).
www.bsv.vcu.edu/vcufood). The last day to make changes or cancellations to a plan is the Friday of the second full week of classes.

Please address all dining service concerns and questions to VCUUDine, 1111 W. Broad St., Suite A, Room 131, Box 980247, Richmond, VA 23298-0247; call (804) 828-1148; email dining@vcu.edu; or visit the website at bsv.vcu.edu/vcufood (http://www.bsv.vcu.edu/vcufood).

**Installment payment plan**

The installment payment plan assists students in meeting the cost of their higher education by offering a convenient payment option. The university-administered IPP is offered only during the fall and spring semesters. The plan distributes the cost of tuition, fees, housing and dining charges for a semester into four equal installments.

All students attending the university with current charges of $100 or more are eligible to participate. All prior semester balances must be paid in full to be eligible.

Students who receive financial aid are also eligible for participation in the IPP. These students may deduct their financial aid (including third party-sponsored scholarships and 529 accounts) to determine the net total due. These payments are not considered installment payments. If it is $100 or more, the remaining amount may be paid in installments.

In some cases, a student may receive a financial aid refund, and then subsequent charges for the semester are added to the student’s account. If the student has received a refund, he or she is ineligible to participate in the IPP unless the refund has been repaid to the university in full. The student must then pay the initial payment and follow the instructions to enroll in the IPP.

There is a $25 nonrefundable application fee payable with the first installment of each semester. The IPP option must be selected each fall and spring semester regardless of whether the student participated during a previous semester. Interest is not assessed on the outstanding balance. Information about how to participate in the IPP and the online enrollment process is available on the Student Accounting website (http://enrollment.vcu.edu/accounting/installment-payment-plan).

**University refund policy**

The official university tuition and fees refund policy is applicable only for the fall and spring semesters (excluding short/nonstandard courses) and is outlined in the table below. Refunds are calculated on a course-by-course, per-credit-hour basis, disregarding the full-time cap amounts. Students who are enrolled full time and withdraw from courses may not receive a refund.

**Definition of drop vs. withdraw**

**Drop** – Charges are removed to indicate that the student never attended the class. The student is not eligible to receive financial aid, and any financial aid already credited to the student’s account based on the original course registration will be removed from the student’s account and may create a balance due to the university.

**Withdraw** – Results in the academic grade of W. Charges are assessed and adjusted according to the University Refund Policy. Students who have been given a medical withdrawal are assessed and adjusted no differently than other withdrawals. Students may owe a balance to the university.

**Fall and spring semesters – standard classes only**

The official university tuition and fees refund policy is applicable only for the fall and spring semesters. This table pertains to both complete withdrawals and reduced course loads for standard classes (excluding short/nonstandard courses). The policy is based on the weeks of the semester and not the class meeting days (if the semester begins on a Thursday, the first week of classes is from Thursday through the following Wednesday).

Refunds (reduction of charges) are calculated on a course-by-course, per credit hour basis, disregarding the full-time cap amounts for block students and discounted tuition for non-block students. Charges are recalculated based on the number of credit hours in which the student remains enrolled in addition to the nonrefundable percentage portion of credit hours for the withdrawn course(s). Students who are enrolled and withdraw from courses may not receive a reduction in charges.

<table>
<thead>
<tr>
<th>Withdrawal/drop period</th>
<th>Student refund</th>
<th>Retained by university</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drop prior to the first day of classes</td>
<td>100% tuition and fees</td>
<td>0%</td>
</tr>
<tr>
<td>Drop/withdraw first week of class</td>
<td>100% tuition and fees</td>
<td>0%</td>
</tr>
<tr>
<td>Withdraw second week of class</td>
<td>80% tuition and university fee</td>
<td>20% tuition and university fee; 100% of all other fees</td>
</tr>
<tr>
<td>Withdraw third week of class</td>
<td>60% tuition and university fee</td>
<td>40% tuition and university fee; 100% of all other fees</td>
</tr>
<tr>
<td>Withdraw fourth week of class</td>
<td>40% tuition and university fee</td>
<td>60% tuition and university fee; 100% of all other fees</td>
</tr>
<tr>
<td>Withdraw after fourth week of class</td>
<td>0%</td>
<td>100% all fees</td>
</tr>
</tbody>
</table>

**Fall and spring semesters – short and nonstandard classes**

This table pertains to both complete withdrawals and reduced course loads for classes classified as nonstandard or short by the Office of Records and Registration. A full refund for a nonstandard or short course’s tuition and applicable fees will be granted if the course is dropped no later than the day following the first day of a given class. (This deadline also is applicable if the class does not meet on two consecutive days.) No refund of tuition and fees is given for withdrawals from short and nonstandard courses.

<table>
<thead>
<tr>
<th>Withdrawal/drop period</th>
<th>Student refund</th>
<th>Retained by university</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drop prior to the first day of classes</td>
<td>100% tuition and fees</td>
<td>0%</td>
</tr>
<tr>
<td>Drop/no later than the day following the first day of class</td>
<td>100% tuition and fees</td>
<td>0%</td>
</tr>
<tr>
<td>Withdraw</td>
<td>0%</td>
<td>100% tuition and all fees</td>
</tr>
</tbody>
</table>

**Summer semester – all courses**

This table pertains to both complete withdrawals and reduced course loads for the summer semester. A full refund for summer tuition and applicable fees will be granted if the course is dropped no later than the day following the first day of a given class. (This deadline also is applicable if the class does not meet on two consecutive days.) No refund of tuition and fees is given for withdrawals during the summer semester.
In accordance with credit card regulations, the university will refund the credit card account with any credit balance that may result on a student’s account as the outcome of a credit card payment. The remaining credit balance, if any, will be refunded to the student.

Students are responsible for paying any increase in charges that may occur after the generation of any refund. Students are also responsible for paying an outstanding balance as a result of cancelled or reduced financial aid.

Military services tuition relief, refund and reinstatement guidelines

These guidelines apply to students whose service in the uniformed services (military) has necessitated their sudden withdrawal or prolonged absence from their enrollment at Virginia Commonwealth University and provides for the required re-enrollment of such students. Students are offered the following enrollment secession options:

1. Drop all courses before the end of the add/drop period and receive a full reduction of tuition and fee charges. Students residing in university housing and participating in a dining plan will be released from their housing and dining service contracts and will receive a prorated refund of these charges. Students will be asked to sign the drop request form with the director of military student services indicating that they are not receiving a financial aid refund. If the reduction of charges results in an overpayment on the account after any financial aid or third party awards have been reduced, the student will be issued a refund.

This option might best meet the needs of students who are called to active duty service during the first week of school and did not receive a financial aid refund check or direct deposit.

2. Receive a grade of Incomplete (IM – incomplete military) in one or all courses. Students residing in university housing will be released from their housing and dining service contracts and will receive a prorated refund of these charges. Students who chose to take a grade of IM will not have tuition and fees reduced for these courses because, upon receipt of an approved change of grade, credits will still be earned for the semester. Students will have 12 months from the date that they return from active service to complete the course work and earn a course grade. If a student received financial aid, the amount recovered to the financial aid accounts will follow the Federal Financial Aid Refund Policy.

This option might best meet the needs of students who have essentially completed all course work in a class for the semester, but have yet to turn in a final project, an exam or other materials. It should be agreed upon between the instructor and the student that the remaining course work can reasonably be completed during the 12-month period.

3. Accept administrative withdrawal (WM – withdrawn military) from all courses as of the effective date of the orders to active duty. If this option is elected, a full refund of all tuition, fees and prorated room and dining charges will be made. If a student received financial aid, the amount recovered to the financial aid accounts will follow the Federal Financial Aid Refund Policy. If the reductions of charges results in an overpayment on the account after any financial aid or third party awards have been reduced, the student will be issued a refund.

This option might best meet the needs of students who have been called to national service in the middle of a semester and have not completed...
75 percent of their class requirements. This option also might best meet the needs of students who are leaving the university during the first week of class and received a financial aid refund check or direct deposit as a result of their financial aid.

4. Students who have completed 75 percent of the course requirements at the time of military activation and, notwithstanding certain exceptions noted below, who meet requirements as determined and agreed upon by the faculty instructor and the student may receive full course credit.

Students may receive full course credit if 75 percent of course requirements have been completed, under certain circumstances. The instructor is responsible for determining what percentage of course requirements have been completed based on factors to include but not limited to contact time, examinations, projects, work experience and clinical experience. The awarding of full credit cannot be made where the incomplete requirements are essential components of the course or program required by law or regulatory bodies, required for competency in the work place, or required to complete licensure examinations.

Leaving the university

To initiate this process, the student must provide the Office of Military Student Services with a copy of his or her active duty orders in addition to a printed copy of his or her course registration for that semester and indicate Option 1, 2, 3 or 4 for each course. If Option 4 is selected, the student must provide documentation from the instructor. The director of military student services will forward all documentation to the university registrar to take the appropriate enrollment action, post the appropriate grades and send a copy of the orders and a copy of the student course request statement to the director of financial aid and the director of student accounting.

Returning to the university

Students who withdrew from the university as a result of military deployment, mobilizations or duty changes are entitled to return without having to requalify for admission so long as the student (a) returns after a cumulative absence of no more than five years and (b) notifies the appropriate admissions office of the intent to return to the university not later than three years after the completion of military service obligation. The student may return to the university in the same program of study. With the consultation of an adviser, a comparable program of study may be chosen for discontinued programs.

Veterans Access, Choice and Accountability Act of 2014

codified in 38USC3679(c)

The following individuals shall be charged a rate of tuition not to exceed the in-state rate for tuition and fees purposes:

• A veteran using educational assistance under either chapter 30 (Montgomery G.I. Bill – Active Duty Program) or chapter 33 (Post-9/11 G.I. Bill), of title 38, United States Code, who lives in Virginia while attending a school located in Virginia (regardless of his/her formal state of residence) and enrolls in the school within three years of the transferor’s discharge or release from a period of active duty service of 90 days or more

• Anyone described above while he or she remains continuously enrolled (other than during regularly scheduled breaks between courses, semesters or terms) at the same school. The person so described must have enrolled in the school prior to the expiration of the three year period following discharge or release as described above and must be using educational benefits under either chapter 30 or chapter 33, of title 38, United States Code

• Anyone using benefits under the Marine Gunnery Sergeant John David Fry Scholarship (38 U.S.C. § 3311(b)(9)) who lives in Virginia while attending a school located in Virginia (regardless of his/her formal state of residence)

• Anyone using transferred Post-9/11 G.I. Bill benefits (38 U.S.C. § 3319) who lives in Virginia while attending a school located in Virginia (regardless of his/her formal state of residence) and the transferor is a member of the uniformed service who is serving on active duty

The policy shall be read to be amended as necessary to be compliant with the requirements of 38 U.S.C. 3679 as amended.

Accident insurance

VCU is not responsible for accidents occurring to students in connection with class, laboratory, shop, fieldwork, athletics, student activities, travel or other activities. However, the university offers its students an approved insurance plan, providing substantial benefits at group rates. The insurance extends for a 12-month period beginning Aug. 18, or from the beginning of the second semester to the next Aug. 18, and includes coverage for accidents, hospitalization, medical, surgical and other benefits for illnesses. Married students may enroll spouses and children. The university strongly recommends, but does not require, that all students enroll in student group health insurance. For further information, contact University Student Health Services or visit the Web at students.vcu.edu/health/insurance (http://www.students.vcu.edu/health/health-insurance).