

# 2017-2018 STUDENT HEALTH INSURANCE PLAN (SHIP)

## OFFICE OF THE REGISTRAR/STUDENT SERVICES



Roseman University of Health Sciences policy requires that all students maintain health insurance during their entire enrollment at the University. Student Health Insurance coverage must be continuous from the date of enrollment through a student's completion date, regardless of whether the academic schedule includes classroom instruction or participation in clinical rotations.

Each academic year, students must take action to either enroll in SHIP OR request to submit an eligible waiver for SHIP).

### ACTION ITEMS:

- Students will receive an email from [insurance@roseman.edu](mailto:insurance@roseman.edu) about 1.5 months prior to your first day of orientation (to both your personal email address as well as your Roseman email address). **No access will exist for you to enroll or waive before you receive this email.**
- Please add the above email address to your email address book so that the email is not trashed or spammed automatically.
- This email will contain the Student Health Insurance Enrollment/Waiver portal link so that you can either enroll in or submit an eligible waiver request (review of your own personal insurance for eligibility) into the portal for review (same link for either option).
- The deadline to complete this process will be contained in the email, so please be ready to either enroll or submit your waiver as far as 1.5 months in advance of your orientation, as no extensions will be given for the deadline.
- **IMPORTANT:** This is not an Admissions requirement, you will complete this process after being admitted; however, if not completed by the deadline stated in the email you receive, you will be auto-enrolled/charged for the coverage to keep you in compliance with your program.

### Enrolling (OPTING-IN) in to SHIP:

If enrolling in the insurance through the university, the estimated student monthly premium cost is \$266 /month and the period of coverage is the first day of the month you begin classes through July 31, 2018 (*no month to month options are available*), so if you enroll, you pay for the entire first year's premium up front – this amount is pro-rated based on the number of months you are enrolled).

Students are encouraged to review plan information at link below to decide if SHIP meets their needs:

<http://4studenthealth.ascensionins.com/plan/student-health-insurance-plan-ship-2017-2018-895/>

**ENROLLING SPOUSE/DEPENDENTS:** If students would like to add a spouse/dependent(s), the student should contact the insurance broker directly (info below). The effective date of coverage for spouse/dependents is the first day of the month you begin classes (student has 30 days from the insurance effective date to add spouse/dependents). Keep in mind the cost of \$266/month (each) is **in addition to** the student premium. The student must be enrolled in the plan in order to add dependents, and spouse/dependents must be re-enrolled annually, as this will not happen automatically.

### Waiving (REQUESTING TO DECLINE) SHIP (*insurance verification required*):

If submitting an eligible waiver request for review, please note that there is no guarantee that your personal insurance will meet our minimum insurance requirements (bulleted below), as each individual insurance must be verified by our insurance broker for eligible coverage. Follow the action items on the top of this form to submit your waiver into the waiver portal (once it is available to you).

#### Minimum Insurance Requirements

- Maximum benefit must be unlimited
- Maximum \$6,850 annual deductible
- Maximum 80/20 in -network and 60/40 out-of-network coinsurance
- Prescription/Immunization coverage
- A provider network in the Roseman area for primary, specialty, hospital, and diagnostic care
- Mental health coverage
- Coverage for the entire academic year, including summer and holidays
- Coverage for annual exam
- US Based health plan
- \*Nationwide Coverage (USA)

*\*Exceptions are Nevada/Utah Medicaid or other Nevada/Utah state-funded plans (if and only if you are not on clinical rotations outside the respective state of approval); No other state Medicaid nor state-funded insurance will waive the student health insurance plan.*

**If planning to apply for state Medicaid in Utah or Nevada, please note that it can take a couple of weeks up to three months for adjudication.**

There will be no extension of the waiver deadline, so it is important to apply well in advance if you plan to utilize that option. We cannot wait you moving to the appropriate state and then applying (especially if your move is within only weeks of your orientation).

We do not offer an in-state address for you to begin this process early, as we do not offer on-campus housing.

**Note to Pharmacy students:** If approved for Utah or Nevada Medicaid for your P1 and P2 years, and you complete clinical rotation(s) in your P1 or P3 year outside of that state, this insurance will not suffice to cover you for those rotations. Instead, you will need to either enroll in the student health insurance prior to the rotations beginning or submit another eligible waiver with an insurance that will cover you nationwide.

**This process will need to be repeated annually, as insurance coverage is only active for one year at a time** (if program is delayed, this process will need to be completed more than twice if you enter into a new insurance year – reminder will be sent to students to complete this process).

Please view the Waiver FAQ at the link above for questions regarding personal insurance comparability or contact our insurance broker directly: 1-800-537-1777 FREE (PST) or [customerservice.la@ascensionins.com](mailto:customerservice.la@ascensionins.com)

**FYI:** If your plan only covers you for emergency purposes outside of the state of residence, then this is not comparable to the plan through the school and your waiver will be denied (Kaiser Permanente and MediCal typically do not satisfy our insurance requirement).