Learn the ABCs of Student Health Insurance

A---Advantages of the Student Health Insurance Plan.

B---Benefits explanation about coverage throughout the United States with UnitedHealthcare StudentResources.

C---Comprehension of the steps from selecting a provider getting a claim processed out-of-pocket expenses.

Join us for a MANDATORY 60-minute presentation (listed in the orientation booklet).

Friday, January 22nd 3:00 pm to 4:00 pm
College Avenue Student Center, Room 411 AB
Hard Waiver Policy

University Visa Sponsored Students (International):

- Full time and Part Time F1, F2, J1, J2 Rutgers Visa Sponsored students are enrolled in the Student Health Insurance Plan (SHIP) by Global Services. The Insurance charge is added to your term bill each semester upon registration.

- If you need enrollment in the SHIP for immediate medical care contact eljones@gaiacenters.rutgers.edu to expedite the process.

- If you have other coverage and wish to waive your automatic enrollment, you must complete the Request for Exemption form located at http://globalservices.rutgers.edu and send it to eljones@gaiacenters.rutgers.edu. Failure to waive before the deadline will result in a non-refundable charge and students will be responsible for the premium on their term bill. Fall 2015 $912; Spring 2016 $912

- You do not waive or enroll online.
• **Full appointment** TAs and GAs generally have employee benefits, also known as the State Health Benefits Plan (SHBP). You do need to complete the SHBP paperwork with Human Resources to be enrolled in the SHBP. An orientation is provided for new employees to review the various options and applications. Check with your department, HR or the Orientation brochure on the date and time of the TAs and GAs orientation.

  You **must waive** the Student Health Insurance Plan via the instructions at Global Services.

• Graduate Fellows, Postdoctoral and Less Than Full Appointment TAs and GAs generally are enrolled in the Post Doctorate Policy. No waiver action is required.

• For more information on your student type please go to [http://riskmanagement.rutgers.edu](http://riskmanagement.rutgers.edu).
The Student Health Insurance Premium is different from the Health Services Fee. The Health services fee is for access to the Health Centers and cannot be waived.

You must have a U.S. mailing address to be enrolled. Please update your mailing address at https://my.rutgers.edu/portal.
www.universityhealthplans.com

Students! Click on your school's name from the list to visit their insurance programs:

- Assumption College
- Babson College
- Bard College at Simon's Rock
- Bay State College
- Becker College
- Bentley University
- Blackburn College
- Brandeis University
- Bridgewater State University
- Brown University
- Bryant University
- Cape Cod Academy
- Clark University
- College of DuPage
- College of the Holy Cross
- Curry College
- Drew University
- Eastern Nazarene College
- Elms College
- MCPSH University
- MOH Institute of Health Professions
- Montserrat College of Art
- New York School of Interior Design
- Pine Manor College
- Rhode Island College
- Rhode Island School of Design
- Rochester Institute of Technology
- Rowan University School of Osteopathic Medicine
- Rutgers, The State University of New Jersey
- Salem State University
- Salve Regina University
- Sarah Lawrence College
- School of Visual Arts
- Simmons College
- St. John's Seminary and Blessed John XXIII National Seminary
- St. John's University
- Stevens Institute of Technology
- Suffolk University

View our alternate insurance products:

- Massachusetts Dental
- Vision
- Travel Insurance
- Short Term Medical
Select a student type to proceed:

UNDERGRADUATE STUDENTS

GRADUATE & MEDICAL STUDENTS

TEACHING + GRADUATE ASSISTANTS (TA'S + GA'S) with full (100%) 10 and 12 month appointments

POST DOCTORAL + GRADUATE FELLOWS AND TA'S + GA'S with less than full appointments (less than 100%)
Please select the format of your Student ID to proceed:

- **9 DIGIT RUID**
  
  (000000000)

- **A + 8 DIGITS**
  
  (A00000000)

  RBHS STUDENTS ONLY
Are you an international student on a Rutgers University F-1, F-2, J-1, or J-2 sponsored visa?

YES
F-1, F-2, J-1 or J-2
Rutgers sponsored visa ONLY

NO
IF YOU ARE A DOMESTIC STUDENT PLEASE GO BACK TO THE PREVIOUS SCREEN AND CLICK THE BOX THAT SAYS NO. THIS PAGE IS FOR INTERNATIONAL STUDENTS WITH RUTGERS UNIVERSITY F1, F2, J1 OR J2 SPONSORED VISAS ONLY.

RUTGERS UNIVERSITY

STUDENT HEALTH INSURANCE PLAN
2015-2016 Academic Year

The Rutgers University Health Insurance Plan (SHIP) is serviced by University Health Plans (UHP) and underwritten by UnitedHealthcare.

If you are an F1 or J Non-immigrant student at Rutgers University and hold an I-20 or DS-2019, you are automatically enrolled in the Rutgers University Health Insurance Plan. The premium ($912.00) is added to the term bill each semester and is a separate charge from the Health Services Fee.

You do not enroll online!

If you have other comparable coverage from overseas or in the United States, and wish to waive the automatic enrollment, you must contact the Insurance Coordinator at einsurance@bapacenter.rutgers.edu. For specific waiver requirements visit http://globalservices.rutgers.edu. You do not waive online!

To add dependents or spouse, you must contact the Insurance Coordinator at einsurance@bapacenter.rutgers.edu before the deadline.

Non-Rutgers University F1, F2, J1, J2 Visa Sponsored (International)
Student must follow the enrollment or waiver process for full-time or part-time domestic students.

PALS Students Only: Upon registration at Rutgers University, The Program in American Language Studies (PALS) Department submits a list to the Student Health Insurance Office for enrollment in the Student Health Insurance Plan.
RUTGERS UNIVERSITY

STUDENT HEALTH INSURANCE PLAN
2014-2015 Academic Year

IF YOU ARE A DOMESTIC STUDENT PLEASE CLICK HERE TO GO BACK TO THE PREVIOUS SCREEN AND CLICK THE BOX THAT SAYS NO. THIS PAGE IS FOR INTERNATIONAL STUDENTS WITH RUTGERS UNIVERSITY F1, F2, J1 OR J2 SPONSORED VISAS ONLY.

Students are automatically enrolled upon registration each semester by the Center for Global Services. The premium ($848.00) is added to the term bill each semester, and is a separate charge from the Health Services Fee. You do not enroll online!

If you have other comparable coverage from overseas or in the United States, and wish to waive the automatic enrollment, you must contact the insurance Coordinator at elones@gaiacenters.rutgers.edu. For specific waiver requirements visit http://globalservices.rutgers.edu. You do not waive online!

It is the students’ responsibility to research alternative insurance companies for coverage which meets the specific waiver requirements. Failure to waive the automatic enrollment before the deadline will result in a non-refundable charge, and students will be responsible for the premium on their term bill.

To add dependents or spouse, you must contact the Insurance Coordinator at elones@gaiacenters.rutgers.edu before the deadline.

Non-Rutgers University F1, F2, J1, J2 Visa Sponsored (International)
Students must follow the enrollment or waiver process for full-time or part-time domestic students.

Rutgers contact information:
The Student Health Insurance Plan with UnitedHealthcare (www.uhcsr.com) offers nationwide coverage.
Rutgers University is pleased to present you with information about the Rutgers University Student Health Insurance Plan. The Student Health Insurance Plan (SHIP) is serviced by University Health Plans (UHP) and underwritten by UnitedHealthcare.

If you are a domestic student, please go back to the previous screen and click the box that says NO. This page is for international students with Rutgers University F1, F2, J1 or J2-sponsored visas only.

For waiver requirements visit http://globalservices.rutgers.edu/content/Center_Staff_Services_and_Programs/Health_Insurance_Program/Rutgers_Health_Insurance_Requirements

**Rutgers University F1, F2, J1, J2 Visa Sponsored Students**

Students are automatically enrolled upon registration each semester by the Center for Global Services. The premium ($912.00) is added to the term bill each semester, and is a separate charge from the Health Services Fee. **You do not enroll online!**

If you have other comparable coverage from overseas or in the United States, and wish to waive the automatic enrollment, you must contact the Insurance Coordinator at eliones@globalcenters.rutgers.edu. For specific waiver requirements visit http://globalservices.rutgers.edu. **You do not waive online!**

To add dependents or spouse, you must contact the Insurance Coordinator at eliones@globalcenters.rutgers.edu before the deadline.

**Non-Rutgers University F1, F2, J1, J2 Visa Sponsored (International)**

Students must follow the enrollment or waiver process for full-time or part-time domestic students.

**PALS Students Only:** Upon registration at Rutgers University, The Program in American Language Studies (PALS) Department submits a list to the Student Health Insurance Office for enrollment in the Student Health Insurance Plan.
Create Your Account (Step 1 of 2)

So that we can verify your identity and find your information, please provide us with the following information. This information will be used to create your online account.

You must provide your Email Address, School Assigned ID, or SR ID (the 7-digit number on your permanent ID card) so that we may verify your identity.

How to create your online account

First Name:  *

Last Name:  *

Date Of Birth:  *

(eg. mm/dd/yyyy)

*Required Fields

Please also provide one of the values listed below to help verify your identity.

- Email Address
- School Assigned ID
- SR ID

School Assigned ID:  *

CONTINUE
My Account Login

New to My Account is Message Center; your self-service center for electronic communications. You will receive email notifications with instructions to login to My Account and review any recently added documents, as opposed to receiving paper copies in the mail.

Click here to create My Account now if you do not have a Username and Password. Note that you’ll need either your current email address or your 7-digit StudentResources ID number (found on your permanent ID card) to create your online account.

This view is optimized when used by desktop browsing. If you prefer to use a smartphone, or other mobile device with web access, please click here to review available options.

Username:*  
Password:*  

☐Remember my ID on this computer

Forgot your ID or password?
Non-Mandatory Plans-Dental and Vision

• Dental and Vision plans are offered on a voluntary basis visit www.universityhealthplans.com.

• For Dental and Vision coverage periods, deadlines and rates visit www.universityhealthplans.com

• Should you have any questions regarding the enrollment process, please contact University Health Plans via email at info@univhealthplans.com or at 800-437-6448.

Note: Payment for the Dental and Vision plans are not added to the term bill.
Student Health Insurance*

*Mandatory for ALL F1,J1 Rutgers Visa Sponsored Students to Waive or Enroll each semester

Fall Deadline: September 18, 2015  Spring Deadline: February 5, 2016

- ALL F1,J1 Rutgers Visa Sponsored Students must visit globalservices.rutgers.edu before the deadline to waive each semester.
- All F1,J1 Rutgers Visa Sponsored Students are automatically enrolled each semester by the Center for Global Services.

Need your insurance card and medical benefits?

Students should create an account at www.universityhealthplans.com and print a card or call UnitedHealthcare StudentResources at 800-505-4160.

UnitedHealthcare StudentResources (UHCSR) is the carrier for the Student Health Insurance Plan-2015-2016
<table>
<thead>
<tr>
<th>Rutgers Health Services</th>
<th>Urgent Care Centers</th>
<th>Hospitals</th>
</tr>
</thead>
</table>
| Doctors, Nurse Practioners and Nurses available for Routine and Non-Emergency care. | Urgent care is not the same as Emergency Care. It is for sudden illness or injury that is **NOT life threatening.** | **Life threatening** Sickness or Injury The symptoms must be sudden, severe and require immediate medical care*  
*www.uhcsr.com |

Laboratory services available on each campus

<table>
<thead>
<tr>
<th>On Campus Pharmacies in New Brunswick and Newark</th>
<th></th>
</tr>
</thead>
</table>
| New Brunswick-848-932-7402 or  [http://health.rutgers.edu](http://health.rutgers.edu)  
After Hours Advice Nurse Line: 800-890-5882 |  |
| Newark-973-353-5231 or  [http://health.Newark.rutgers.edu](http://health.Newark.rutgers.edu)  
After Hours Advice Nurse Line: 800-221-9674 |  |
| Camden-856-225-6005 or  [http://healthservices.Camden.rutgers.edu](http://healthservices.Camden.rutgers.edu)  
After Hours Advice Nurse Line: 800-424-5090 |  |

To find a Provider contact UnitedHealthcare StudentResources at 800-505-4160 or [www.uhcsr.com](http://www.uhcsr.com)
## Hospitals
### Emergency Room (ER) or Emergency Department (ED)

### Life threatening Sickness or Injury
The symptoms must be sudden, severe and require immediate medical care*
*www.uhcsr.com

The policy states, MEDICAL EMERGENCY means a medical condition manifesting itself by acute symptoms of sufficient severity including, but limited to, severe pain, psychiatric disturbances and/or symptoms of substance abuse such that a prudent layperson who possesses an average knowledge of health and medicine could reasonably expect the absence of immediate attention would result in any of the following:

1) Death.
2) Placement of the Insured’s health in jeopardy.
3) Serious impairment of bodily functions.
4) Serious and permanent dysfunction of any body organ or part.
5) In the case of a pregnant woman, serious jeopardy to the health of the fetus.

Expenses incurred for “Medical Emergency” will be paid only for sickness or Injury which fulfills the above conditions. These expenses will NOT be paid for minor Injuries or minor Sicknesses.

We will not cover any excluded service, treatment, item or supply even if it is recommended or prescribed by a physician or other health care professional or is the only available treatment for your condition.

All benefit determinations are subject to and in accordance with the exclusions and limitations of the Rutgers University benefit plan.
Important Contact information

• For Waiver or Enrollment visit http://globalservices.rutgers.edu

• To create an account to view benefits and print your Insurance card visit www.universityhealthplans.com which will lead to www.uhcsr.com. You may also call UHCSR at 1-800-505-4160. If you cannot access your card then visit https://www.universityhealthplans.com/pdf/Rutgers_CardAccessInstructions.pdf

• For on-campus medical care contact Rutgers Health Services
  – New Brunswick-848-932-7402 or http://health.rutgers.edu
  – Newark-973-353-5231 or http://health.Newark.rutgers.edu
  – Camden-856-225-6005 or http://healthservices.Camden.rutgers.edu

• To speak to a Rutgers staff member regarding the Student Health Insurance Plan, you can visit or call us at:
  Office of Student Health Insurance http://riskmanagement.rutgers.edu
  11 Bishop Place (Hurtado Health Center) (848) 932-8285
  New Brunswick, NJ 08901

Frequently Asked Questions (FAQs): http://riskmanagement.rutgers.edu/student-information/faqs