






Office of Student Health Insurance
<http://riskmanagement.rutgers.edu>
Spring 2016

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> .

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>.

View our alternate insurance products:

- [Massachusetts Dental](#)
- [Vision](#)
- [Travel Insurance](#)
- [Short Term Medical](#)

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](#)

[MCPHS University](#)
[MGH 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](#)



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**
(00000000)

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





RUTGERS UNIVERSITY

STUDENT HEALTH INSURANCE PLAN 2015-2016 Academic Year

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Waiver Form

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Provider Search >

Log In to My Account >

Online Insurance ID Card >

Claim Status

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Claim Forms >

Optional Plans

DeltaCare Dental Plan

VSP Vision Care Plan

Additional Information

Insurance Info for Graduating Students and Dependents

Continuation Plan Enrollment Form >

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

- 2015-2016 Brochure
2015-2016 Summary of Benefits
English
Arabic
Chinese
Spanish
2014-2015 Brochure
2014-2015 Summary of Benefits

present you with information about the Rutgers University Student Health Insurance Plan. The SHIP is serviced by University Health Plans (UHP) and underwritten by UnitedHealthcare

I F and J nonimmigrants that hold a Rutgers I-20 or DS-2019 to have health insurance that meets Rutgers University's minimum required level of coverage. For more information visit

/content/Center_Staff_Services_and_Programs/Health_Insurance_Program/Rutgers_Health_Insurance_Requirement.htm

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@qaiacenters.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@qaiacenters.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.



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STUDENT HEALTH INSURANCE PLAN 2014-2015 Academic Year

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Physician or Facility

Behavioral Health Provider

UPA-NJMS Providers and University Hospital are considered in-network providers for the Rutgers student insurance plan through MultiPlan.

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

present you with information about the Rutgers University Student Health Insurance Plan. The SHIP) is serviced by University Health Plans (UHP) and underwritten by UnitedHealthcare

F and J nonimmigrants that hold a Rutgers I-20 or DS-2019 to have health insurance that meets the University's minimum required level of coverage. For more information visit

J2 Visa Sponsored Students

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 eljones@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 eljones@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.

Optional Plans

DeltaCare Dental Plan

VSP Vision Care Plan

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Log In to Your Online Account

Create Your Online Account

Why Can't I Access my ID Card?

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I F and J nonimmigrants that hold a Rutgers I-20 or DS-2019 to have health insurance that meets Rutgers University's minimum required level of coverage. For more information visit

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@gaiacenters.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@gaiacenters.rutgers.edu before the deadline.

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College Students

[Login to My Account](#)

> Create an Account

[Find My School's Plan](#)

[Helpful Resources & Forms](#)

[Health Insurance 101](#)

[FAQs](#)

College Parents

Clients

Providers

Student Health Insurance & Plans

Self Service & Support

Request Information

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

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[Find My School's Plan](#)
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[Health Insurance 101](#)
[FAQs](#)

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Self Service & Support

Request Information

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

Providers for varying levels of Medical care and Treatment

Rutgers Health Services	Urgent Care Centers	Hospitals
Doctors, Nurse Practitioners and Nurses available for Routine and Non-Emergency care.	<p>Urgent care is not the same as Emergency Care. It is for sudden illness or injury that is NOT life threatening.</p> <p>Weekend and after hours varies by providers</p>	<p>Life threatening Sickness or Injury The symptoms must be sudden, severe and require immediate medical care*</p> <p>*www.uhcsr.com</p>
Laboratory services available on each campus		
On Campus Pharmacies in New Brunswick and Newark		
New Brunswick-848-932-7402 or http://health.rutgers.edu After Hours Advice Nurse Line: 800-890-5882		
Newark-973-353-5231 or http://health.Newark.rutgers.edu After Hours Advice Nurse Line: 800-221-9674		
Camden-856-225-6005 or 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

<p style="text-align: center;">Hospitals Emergency Room (ER) or Emergency Department (ED)</p>	<p style="text-align: center;">Urgent Care Centers</p>
<p style="text-align: center;">Life threatening Sickness or Injury The symptoms must be sudden, severe and require immediate medical care* *www.uhcsr.com</p>	<p>Urgent care is not the same as Emergency Care. It is for sudden illness or injury that is NOT life threatening.</p>
<p>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:</p> <ol style="list-style-type: none"> 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. 	<p>Weekend and after hours varies by providers</p>
<p>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.</p>	
<p>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.</p>	
<p>All benefit determinations are subject to and in accordance with the exclusions and limitations of the Rutgers University benefit plan.</p>	

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>