



JOHNSON & WALES
UNIVERSITY

Johnson & Wales University Student Health Insurance Plan

Frequently Asked Questions: 2014-2015 Academic Year

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Who is Required to Have Health Insurance Coverage While Attending Johnson & Wales University?

1. University policy states: All registered, undergraduate day students (both domestic and international), all students enrolled in the physician's assistant degree program, and all international graduate/doctoral students attending Johnson & Wales University, excluding full-time Johnson & Wales employees, taking credit hours are eligible and enrolled in the plan on a hard waiver basis.

What is Johnson & Wales University's Student Health Insurance Plan? What is the Cost?

1. What is the Johnson & Wales Student Health Insurance Plan and who is the provider?
The Johnson & Wales University SHIP is underwritten by United Healthcare with University Health Plans acting as the broker. Details of the plan, including the full brochure and benefit flyer, are available online at www.universityhealthplans.com.

As the insurance broker, University Health Plans addresses any questions about enrollment in or waiving out of the plan; they can be contacted at 1-800-437-6448. United Healthcare addresses specific benefit and claims questions not addressed in the brochure; they can be reached at 1-800-767-0700.

2. What are the coverage period(s)?
The annual coverage period for the 2014-2015 SHIP is 12 months (August 1, 2014-July 31, 2015). For the 2014-2015 academic year, the per term coverage periods are:

Undergrad / Graduate International:

Summer session I:	June 1 – 29, 2014
Summer session II:	June 30 – July 31, 2014
Fall Term:	August 1, 2014 – December 1, 2014
Winter Term:	December 2, 2014 – March 9, 2015
Spring Term:	March 10, 2015 – July 31, 2015

Physician Assistant Studies:

Summer:	June 1, 2014 – July 31, 2014
Fall Semester:	August 1, 2014 – January 4, 2015
Spring Semester:	January 5, 2015 – July 31, 2015

3. How much does the Johnson & Wales Student Health Insurance Plan cost?

Undergrad / Graduate International:

For 2014-2015, the annual cost for the Student Health Insurance Plan is \$1,326. Students who are required to have health insurance coverage and do not waive SHIP are charged for each term that they are enrolled at the university.

Students who enroll in the Fall Term and remain enrolled will be charged three equal installments (Fall, Winter, Spring) of \$442. Students enrolling in the Winter Term will

be charged two equal installments; new students in the Spring Term will be charged one installment of \$442.

Physician Assistant Studies:

For 2014-2015, the annual cost for the Student Health Insurance Plan is \$1,326. Students who are required to have health insurance coverage and do not waive SHIP are charged for each semester that they are enrolled at the university.

Students who enroll in the Fall Term and remain enrolled will be charged two equal installments (Fall, Spring) of \$663.

Summer coverage is available to students who are newly eligible for the insurance during the Summer. Eligible students may enroll for one, two or three months of summer coverage. Students who enroll for the first time in the Summer will have the option of extending their coverage through the month of August, assuming there is continuous enrollment in the fall of 2014. This coverage will be part of the fee associated with the fall term.

Summer coverage for 2014:

Coverage Period	Start Date	End Date	Premium
Summer	6/1/2014	7/31/2014	\$218
Summer I	6/1/2014	6/29/2014	\$109
Summer II	6/30/2014	7/31/2014	\$109

Summer Coverage for 2015:

Coverage Period	Start Date	End Date	Premium
Summer	6/1/2015	7/31/2015	\$222
Summer I	6/1/2015	6/28/2015	\$111
Summer II	6/29/2015	7/31/2015	\$111

4. If I enroll in the Johnson & Wales Student Health Insurance Plan, can I also purchase dependent coverage?

No. The Johnson & Wales SHIP does not offer dependent coverage.

Student Health Insurance Plan Enrollment Guidelines

1. Do I have to enroll in the university's Student Health Insurance Plan?

University policy states: All registered undergraduate day students (both domestic and international), all students enrolled in the physician's assistant degree program, and all international graduate/doctoral students attending Johnson & Wales University, excluding full-time Johnson & Wales employees, taking credit hours are eligible and enrolled in the plan on a hard waiver basis.

If university policy requires you to have health insurance and you currently have coverage through another means (i.e. a parent's health insurance or an employer program), you do not have to utilize the university SHIP and may opt out of/waive it. **Please note that your current insurance must be accepted in the USA and the state in which you attend classes.**

2. Can I choose not to use the Johnson & Wales Student Health Insurance Plan if I am covered by other health insurance?

Yes. If you have health insurance coverage through another means (i.e. a parent's/self health insurance or an employer program), you do not have to enroll in the Johnson & Wales SHIP. You can opt out of/waive the university plan by submitting the online waiver form to demonstrate evidence of coverage. A new waiver form must be submitted each academic year. **Your current insurance must be accepted in the USA and the state in which you attend classes.**

Please note: All students required to have health insurance are initially charged for the plan. Once you successfully opt out of/waive the insurance, that charge will be removed from your account. It will take approximately seven business days for the charge to be removed after you submit the online waiver form.

3. What should I consider before waiving the Johnson & Wales University Student Health Insurance Plan?

Carefully review your current coverage and determine if it:

- provides coverage in the area of your campus. Many HMO plans provide coverage for emergency treatment only while out-of-area of the local HMO.
- covers mental health services. Many employer-sponsored plans provide very limited coverage for mental health services.
- includes prescription drug coverage and a nationwide network of member pharmacies. Many employer-sponsored plans do not provide prescription drug coverage or provide only very limited benefits available at certain local pharmacies.
- has very high deductibles. Many plans have high deductibles that must be paid by the insured before the insurance will begin paying claims. The Johnson & Wales University Student Health Insurance Plan has a \$250 deductible for out-of-network services and no deductible for in-network services.

4. If there are changes with my private insurance coverage, can I buy the university's Student Health Insurance Plan at any time during the year?

Yes. If you chose not to participate in the SHIP and later have a qualifying event (e.g. loss of your other health insurance coverage), you may request to opt into the university's SHIP, subject to approval, within 31 days of your qualifying event. Qualifying event enrollment is handled by University Health Plans. Please contact them at 1-800-437-6448 or info@univhealthplans.com for more information.

5. If the university does not require me to have the school's health insurance, can I still purchase the coverage if I wish (i.e. continuing education student)?

No. The university's SHIP is only available to those students who are required to have health insurance coverage while enrolled.

6. If I am using the Johnson & Wales SHIP, what happens if I withdraw from school during the academic year?
If you voluntarily withdraw from school, are academically dismissed, or are placed on disciplinary suspension, your coverage will terminate at the end of the term/semester and there will be no refund for that term's fee.
7. If I am using the Johnson & Wales SHIP for the summer, what happens if I withdraw from summer classes?
If you voluntarily withdraw from summer classes, are academically dismissed, or are placed on disciplinary suspension, your summer coverage will terminate at the end of the month in which you purchased insurance, June 30 or July 31 and there will be no refund for that term's fee.
8. If I am enrolled in the SHIP, can I keep the insurance if I leave school on a medical withdrawal?
Students enrolled in the SHIP who request, and are approved for, voluntary medical withdrawals are eligible to purchase coverage through University Health Plans for a maximum of one additional term/semester. Coverage may be purchased by contacting University Health Plans directly at 1-800-437-6448 or info@univhealthplans.com.
9. What happens if I leave school and then return to start classes in a different term of that same academic year (i.e. reinstate within the same year)?
If your decision to participate/not participate in the SHIP has changed when you return, you will need to submit an Insurance Decision Change Form by that term's waiver deadline. If your decision has not changed, you do not need to take any action.

For example: You waived the SHIP in the Fall, did not attend classes in the Winter, and then return to take classes in the Spring. You may enroll in the SHIP for the Spring term by submitting the Insurance Decision Change Form by the Spring waiver deadline. If your insurance decision has not changed and you do not want to be enrolled in the SHIP for the Spring, you do not need to do anything; the waiver form you submitted in the Fall is for the entire academic year.

How Do I Opt Out Of/Waive the Student Health Insurance Plan if I Have Other Coverage?

1. How do I let Johnson & Wales know that I have other health insurance coverage and do not want to be covered by the SHIP?
Students who do not need the SHIP because they are covered under a different health insurance policy can opt out of/waive the university health coverage. To waive

the SHIP, you must complete the online waiver form by the appropriate deadline each academic year.

All students required to have health insurance are initially charged for the plan. Once you opt out of/waive the insurance, that charge will be removed from your account. It will take approximately seven business days for the charge to be removed after you opt out of/waive the SHIP.

To waive the Johnson & Wales SHIP, students can:

- Log into jwuLink
- Go to Financial > Student Health Insurance & Opt Out Waiver
- Follow the instructions

Parents can also directly access the University Health Plans website at www.universityhealthplans.com to complete the waiver process.

2. Is there a deadline for letting the university know that I don't need the Johnson & Wales Student Health Insurance Plan?

Yes. Each academic year students will be asked to waive the SHIP if they are covered by other insurance. If students do not waive the university's health insurance by the published deadlines, they will be charged for and enrolled in the SHIP. For the 2014-2015 academic year, the waiver deadlines are:

Undergrad / Grad International:

Summer Session I:	May 2, 2014
Summer Session II:	May 2, 2014
Fall Term:	July 18, 2014
Winter Term:	November 7, 2014
Spring Term:	February 6, 2015
Summer Session I:	May 1, 2015
Summer Session II:	May 1, 2015

Physician Assistant Studies:

Summer semester:	May 2, 2014
Fall Semester:	July 18, 2014

*You must complete both summer and fall waives if you are a new student for the first time in the summer. If you complete the waiver by the deadline for the fall term/semester in which you first enroll, you do not have to complete a waiver for the remaining terms/semesters in that same academic year (fall – end of spring). You would not need to complete the waiver again until the next academic year. For example, if you enroll for the Fall term and complete the waiver by the Fall deadline, you do not have to complete the waiver again for the Winter and Spring terms. Those deadlines are *only* for new students who are enrolling for the first time during those terms.

3. What happens if I do not waive out of the Johnson & Wales Student Health Insurance plan by the deadline?

You will be charged for and enrolled in the SHIP for that term/semester and any subsequent terms/semesters in which you maintain eligibility. For example, students who are eligible for the plan in the Fall but do not submit a waiver by the Fall deadline cannot submit a waiver later in the academic year. They will be enrolled in and charged for the SHIP and responsible for paying the insurance premium for all terms in which they maintain eligibility during that academic year.

How Do I Pay for the Insurance?

1. Can I budget for the health insurance within my payment plan?
Yes. You can budget the entire fee within your annual, monthly, or PLUS/Private loan payment plan. You can also pay by term and will need to include the cost associated with the SHIP. Contact your financial planner to review your payment options and plans.
2. Can I use financial aid to pay for the Johnson & Wales Student Health Insurance?
Yes. If you are eligible for financial aid and the total aid exceeds your tuition, fees, room & board etc., you can use the remainder to cover the cost associated with the SHIP.
3. Can I use my PLUS or Private loan to pay for the health coverage?
Yes, assuming you or your parent borrows the appropriate amount to cover the cost of the SHIP.

Insurance Plan Benefits

1. What is covered by the SHIP?
The full brochure and summary of benefits can be found online at www.universityhealthplans.com.

As the insurance broker, University Health Plans addresses any questions about enrollment or waiving out of the plan; they can be contacted at 1-800-437-6448. United Healthcare addresses specific benefit and claim questions not addressed in the brochure; they can be reached at 1-800-767-0700.

Students enrolled in the SHIP can also access their plan information online. MyAccount, available through www.UHCSR.com/JWU, allows insured students access 24/7 to check their claim status, search for network providers, print ID cards, enter accident details, view Explanations of Benefits and enter additional insurance information online.
2. Do I get insurance cards?

No, you will not automatically receive a hard copy insurance card in the mail. You can print a paper copy from www.UHCSR.com/JWU, use the electronic ID card which can be downloaded to a smartphone or you can request a hard copy directly from UHCSR.

3. Can I visit my own doctor?

Yes. The Student Health Insurance Plan is a PPO, so you can see any provider you want. It is beneficial to see a provider who participates in the United Healthcare Options PPO network because those doctors have agreed to accept a particular rate for their services, so you will likely pay less out-of-pocket when seeing an in-network provider. If you choose to see an out-of-network provider, those services are subject to a \$250 out-of-network policy year deductible and the insurance coverage is typically twenty percent lower. If the out-of-network provider you see charges more than what is Usual and Customary for that service, you will be responsible for paying the balance.

Special Considerations – Student Athletes and International Internship/Study Abroad

1. As a student athlete, is there anything in particular I need to consider?

The SHIP provides up to \$10,000 in coverage for injuries related to intercollegiate sports. Before waiving the SHIP, please make sure that your other health insurance coverage provides adequate coverage for injuries related to intercollegiate sports and does not have a very high deductible.

2. Does the SHIP cover me if I am doing an international internship or Study Abroad?

Johnson & Wales University provides students who participate in Study Abroad or an international internship with separate insurance coverage for the duration of this experience. The separate coverage is included in the cost for those programs.

Who Do I Contact with Questions?

1. Who should I contact with questions regarding health insurance coverage and benefits?

The full brochure and summary of benefits can be found online at www.universityhealthplans.com.

As the insurance broker, University Health Plans addresses any questions about enrollment in or waiving out of the plan; they can be contacted at 1-800-437-6448. United Healthcare addresses specific benefit and claims questions not addressed in the brochure; they can be reached at 1-800-767-0700.

Students enrolled in the SHIP can also access their plan information online. MyAccount, available through www.UHCSR.com/JWU, allows insured students access 24/7 to check their claim status, search for network providers, print ID cards, enter accident details, view Explanations of Benefits and enter additional insurance information online.

2. Who should I contact with questions regarding student health insurance charges on my Johnson & Wales invoice?

Questions regarding student health insurance charges should be directed to Student Financial Services on your campus:

- Providence: 1-800-343-2565
- North Miami: 1-866-598-3567
- Denver: 1-877-598-3368
- Charlotte: 1-866-598-2427

3. Who should I contact with questions regarding the online waiver process?

University Health Plans manages the online waiver process. Questions regarding the online waiver process should be directed to University Health Plans at 1-800-437-6448 or via email at info@universityhealthplans.com.

4. Who should I contact with questions regarding claims submission, status, and payment?

Claims are paid by United Healthcare Student Resources. Questions regarding your claims should be directed to United Healthcare Student Resources at 1-800-767-0700.

Students enrolled in the SHIP can also access their plan information online. MyAccount, available through www.UHCSR.com/JWU, allows insured students access 24/7 to check their claim status, search for network providers, print ID cards, enter accident details, view Explanations of Benefits and enter additional insurance information online.