



JOHNSON & WALES
UNIVERSITY

Johnson & Wales University Student Health Insurance Plan

Frequently Asked Questions: 2012-2013 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, and all international graduate and doctoral students attending Johnson & Wales University are required to have health insurance coverage that is accepted in the United States.*

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

1. Why is Johnson & Wales making this change regarding student health insurance?
Recent changes in government health regulations now allow for students to stay covered under their parent's health insurance longer than before. Due to this change, the university determined it was no longer necessary to provide a health insurance plan that all students were required to pay for. Now, if students wish to remain covered only under other health insurance plan, they can opt out of/waive the Johnson & Wales University Student Health Insurance Plan (SHIP) and not be charged for it.

2. 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.

3. What are the coverage period(s)?
The annual coverage period for the 2012-2013 SHIP is 12 months (August 1, 2012- July 31, 2013). For the 2012-2013 academic year, the per term coverage periods are:

Fall Term:	August 1, 2012 – November 25, 2012
Winter Term:	November 26, 2012 – March 4, 2013
Spring Term:	March 5, 2013 – July 31, 2013
Summer Session I:	June 1 – 30, 2013
Summer Session II:	July 1 – 31, 2013
4. How much does the Johnson & Wales Student Health Insurance Plan cost?
For 2012-2013, the annual cost of the Student Health Insurance Plan is \$1,089. 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 \$363. Students enrolling in the Winter Term will be charged two equal installments; new students in the Spring Term will be charged one installment of \$363.

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. The premium for Summer Session I is \$90 and the premium for Summer Session II is \$92. Students enrolled for both June and July (Summer Sessions I & II) will pay \$182. Students who enroll for the first time in the Summer will have the option of extending their coverage through the month of August; that cost will be based on the 2013-2014 SHIP premium and is not yet available.

5. 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, and all international graduate and doctoral students attending Johnson & Wales University are required to have health insurance coverage that is accepted in the United States.*

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.

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 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.

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. Students enrolling due to a qualifying event are responsible for paying the full term's premium for the term in which they begin enrollment. 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?

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 and there will be no refund for that term's fee.

7. 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. Coverage may be purchased by contacting University Health Plans directly at 1-800-437-6448 or info@univhealthplans.com.

8. 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 2012-2013 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 2012-2013 academic year, the waiver deadlines are:

Fall Term:	July 20, 2012
Winter Term:	November 2, 2012*
Spring Term:	February 1, 2013*
Summer Session I:	May 3, 2013*
Summer Session II:	May 3, 2013

*If you complete the waiver by the deadline for the term in which you first enroll, you do not have to complete a waiver for the remaining terms in that same academic

year. 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 and any subsequent terms 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 \$1,089 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, \$363 per term. 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?
Yes. Insurance cards are mailed to participants to the mailing address that is on file.
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.