



Rhode Island School of Design Student Health Insurance Plan

Frequently Asked Questions: 2015-2016 Academic Year

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Who is Required to Have Health Insurance Coverage While Attending RISD?

1. College policy states: All students are **automatically** enrolled in the Student Health Insurance Plan (SHIP) at registration and the charge for coverage is added to their tuition billing unless students complete and submit an Online Waiver Form showing proof of comparable coverage by the deadline date. **All new International students will be enrolled on a mandatory basis if they do not have an insurance plan based in the United States.**

What is RISD's New Student Health Insurance Plan? What is the Cost?

1. What is RISD's new Student Health Insurance Plan and who is the provider?
The RISD 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.
2. What are the coverage period(s)?
The annual coverage period for the 2015-2016 SHIP is 12 months (September 1, 2015 – August 31, 2016). For the 2015-2016 academic year, the coverage periods are:
Annual Term: September 1, 2015 – August 31, 2016
Spring Term: January 1, 2016 – August 31, 2016
Summer Term: June 1, 2016 – August 31, 2016
3. How much does the RISD Student Health Insurance Plan cost?
For 2015-2016, the annual cost of the Student Health Insurance Plan is \$1,199. Students who are required to have health insurance coverage and do not waive SHIP by the deadline date will be automatically enrolled in and charged for the plan.
4. If I enroll in the RISD Student Health Insurance Plan, can I also purchase dependent coverage?
Yes, Dependent coverage is available. Dependent enrollment must occur at the same time as the Student enrollment (except in the case of newborn children being added to the plan, or a dependent losing other insurance coverage due to a Qualifying Event that occurs during the plan year).

Student Health Insurance Plan Enrollment Guidelines

1. Do I have to enroll in the college's Student Health Insurance Plan?
College policy states: All students are **automatically** enrolled in the Student Health Insurance Plan (SHIP) at registration and the charge for coverage is added to their tuition billing unless students complete and submit an Online Waiver Form showing proof of comparable coverage by the deadline date. **All new International students will be enrolled on a mandatory basis if they do not have an insurance plan based in the United States.**

2. Can I choose not to use the RISD Student Health Insurance Plan if I am covered by other health insurance?
Yes. If you have comparable 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 RISD SHIP. You can opt out of/waive the college 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 7 – 10 business days for the charge to be removed after you submit the online waiver form.

3. What should I consider before waiving the RISD 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 RISD Student Health Insurance Plan has a \$100 per policy year.

4. If there are changes with my private insurance coverage, can I buy the college'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 RISD'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 I am using the RISD SHIP, what happens if I withdraw from school?

Students who have submitted claims for coverage under the RISD SHIP plan shall remain enrolled in the plan until the end of the term for which premium was paid.

Any student who has not incurred claims and who withdraws from school during the first thirty-one (31) days of the period for which coverage is purchased shall not be covered under the Plan, and a full refund of premium will be made.

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

1. How do I let RISD 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 have comparable coverage under another health insurance policy can opt out of/waive the RISD 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 7 – 10 business days for the charge to be removed after you opt out of/waive the SHIP.

To waive the RISD SHIP, students can:

- Visit www.universityhealthplans.com.
- Click on “Rhode Island School of Design”.
- Click on the “**Waiver Form**” link on the left hand side of the page.
- Fill in ALL the required information – if any information is missing, your waiver will NOT be accepted.
- Submit the Waiver Form. Within a few minutes after completing the waiver process, you will receive an email response indicating whether your form was submitted successfully or not. Be sure to print the confirmation for your records, as this is the only documentation indicating that the form was submitted. If the form is not submitted successfully, fill it out again and resubmit. If it still is not submitted successfully, contact University Health Plans via email (click on icon at bottom of webpage), or at 1-800-437-6448 or (617) 472-5324.

2. Is there a deadline for letting the college know that I don't need the RISD 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 college's health insurance by the published deadlines, they will be charged for and enrolled in the SHIP. For the 2015-2016 academic year, the waiver deadlines are:

Fall Term:	August 15, 2015*
Spring Term:	January 15, 2016*
Summer Term:	June 30, 2016

*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 Spring and Summer 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 RISD 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.

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.

Students enrolled in the SHIP can access their plan information online. MyAccount, available through www.UHCSR.com/RISD 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/RISD, 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, After you receive the required referral from the RISD Student Health Services or Counseling & Psychological Services (refer to the brochure for details). 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, coverage for those services 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.

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.

Students enrolled in the SHIP can also access their plan information online. MyAccount, available through www.UHCSR.com/RISD, 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 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.

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

Students enrolled in the SHIP can access their plan information online. MyAccount, available through www.UHCSR.com/RISD 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.

If there are any unresolved claims issues, they should be directed to University Health Plans at 1-800-437-6448.