

## **FAQs and Enrollment/Waiver Guidelines for Rutgers University F1,J1 Visa Sponsored Students**

Rutgers University is pleased to present you with information about the Rutgers University Student Health Insurance Plan for the 2015-2016 academic year. The Student Health Insurance Plan is serviced by University Health Plans (UHP) and underwritten by UnitedHealthcare Student Resources (UHCSR).

F1,J1 Rutgers Visa Sponsored Students are automatically enrolled upon registration each semester by the Center for Global Services, and the charge is added to your term bill. If you have other coverage and wish to waive your automatic enrollment, you must contact [eljones@gaiacenters.rutgers.edu](mailto: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. To add dependents or spouse to UHCSR, you must contact [eljones@gaiacenters.rutgers.edu](mailto:eljones@gaiacenters.rutgers.edu).

1. What is the website for the Student Health Insurance Plan and who is the carrier for the 2015-2016 academic year?  
UnitedHealthcare Student Resources      [www.uhcsr.com](http://www.uhcsr.com)      Customer Service: (800) 505-4160
2. What are the costs, coverage periods and deadlines of the Student Health Insurance plan with UnitedHealthcare?
  - a. Fall 2015      \$912.00      Aug 15, 2015 – Jan 14, 2016      Deadline: September 18, 2015
  - b. Spring 2016      \$912.00      Jan 15, 2016 – Aug 14, 2016      Deadline: February 5, 2016
3. How and where do I get an insurance card and benefit details?
  - a. You will get an email from UHCSR ([www.uhcsr.com](http://www.uhcsr.com)) within 14 days after enrollment to print a card online. In order to print the card online, you will need your Rutgers University Student ID number (RUID#) or Rutgers email. When you are enrolled during open enrollment, the eligibility date will be retroactive to the first date of the coverage period. Fall: 8/15/15      Spring: 1/15/16
  - b. To view benefit details visit [www.universityhealthplans.com](http://www.universityhealthplans.com) or [www.uhcsr.com](http://www.uhcsr.com)
    - Verify your eligibility      Monitor claims and print EOB
    - Find in-network providers-Physicians, Hospitals, Urgent Care Centers, Labs, Pharmacies
    - View in-network vs out-of-network benefits for 2015 Policies: 519-2, 519-3, 202826-1 and RBHS 527-1
4. How often do I have to waive the Student Health Insurance plan with the Center for Global Services?  
You must waive each semester to void your automatic enrollment.
5. How can I verify if my alternative coverage from overseas or in the United States meets the waiver requirements?  
For waiver requirements visit [globalservices.rutgers.edu](http://globalservices.rutgers.edu). It is the students' responsibility to research alternative insurance companies for coverage which meets the specific waiver requirements.
6. Can I use the Student Insurance plan only at Rutgers University or in New Jersey?  
No, this plan with United Healthcare offers nationwide coverage. You are responsible for co-pay, deductible and co-insurance for services off campus. For co-pay, deductible, co-insurance, exclusions and limitations visit [www.universityhealthplans.com](http://www.universityhealthplans.com).
7. Can I get medical services at Rutgers Health Centers, even if I waive the Student Health Insurance Plan?
  - a. Yes. *Full time University F1, J1 visa sponsored*--co-pay, deductible and co-insurance will not be charged, as the Health Services fee is included in the campus fee on your term bill. If you waived the Student Health Insurance Plan, contact Health Services for applicable charges including office visits.
  - b. Yes. *Part time University F1, J1 visa sponsored students*--co-pay, deductible, and co-insurance will not be charged, as the Health Services fee is included on your term bill. If you waived the Student Health Insurance Plan, contact Health Services for applicable charges including office visits. **Note:** The Health Services fee is a required fee and cannot be waived; it is a separate charge from the Student Health Insurance premium.
8. Can I get Immunizations at Rutgers University Health Centers? Yes. Contact the Health Center on campus.
  - New Brunswick-848-932-7402 or [health.rutgers.edu](http://health.rutgers.edu)
  - Newark-973-353-5231 or [health.newark.rutgers.edu](http://health.newark.rutgers.edu)
  - Camden-856-225-6005 or [healthservices.camden.rutgers.edu](http://healthservices.camden.rutgers.edu)
9. Do I need an appointment at the Student Health Insurance Office?  
No. Appointments are not needed; but can be scheduled depending on inquiry to meet Angela Logan or Evelyn Nath.  
**Note:** Even though we are located in the Hurtado Health Center in New Brunswick, the Student Health Insurance Office is a separate department from Health Services. This Office assists students on all campuses in New Brunswick, Newark, and Camden. Visit [riskmanagement.rutgers.edu](http://riskmanagement.rutgers.edu) for more information about our department.