

FAQ's regarding the Hard Waiver Student Insurance Program

Why is health insurance required for Rutgers Students?

N.J.S.A. 18A:62-15 requires that every person enrolled as a full-time student in a public or private institution of higher education maintain health insurance coverage, which provides a minimum basic hospital benefits. Under this law the student must provide evidence of health insurance coverage at least annually. In addition, the institution of higher education must arrange for health insurance coverage for purchase by the students who are required to maintain coverage.

Further, unexpected health care expenses such as those associated with unexpected illness, accidents, or mental health care can destabilize a student's financial situation and derail his/her progress toward a degree. These potential barriers to attendance and degree completion are reduced when students have health insurance. Conversely, students without health insurance who do not have access to needed specialty care or hospitalization may attempt to continue their academic pursuits but fail to reach their full potential due to their untreated illness.

What does "hard waiver" mean?

The term "hard waiver" means any full-time undergraduate and graduate student (as defined by their academic unit) is required to show evidence of an existing health insurance policy OR enroll in the University-Sponsored Plan (sponsored by Rutgers University). "Hard waiver" does not mean a student must enroll in the Rutgers Student Health insurance Plan; it means a student must show evidence of coverage by an acceptable health insurance plan, and enrolling in the University-Sponsored Plan is one means to meet that requirement. A student is encouraged to compare the Rutgers plan against other options, e.g., being a dependent on a parent's health insurance plan, an employer's health insurance plan. If no evidence of health insurance coverage is provided, the student will be automatically enrolled in the University-Sponsored Plan.

What is the University Sponsored Plan for Full time students?

Rutgers, The State University of New Jersey has selected a student health insurance plan underwritten by United HealthCare. The plan included in the term bill for full time students has a benefit with a maximum benefit of \$50,000 and includes a prescription benefit with a maximum benefit of \$5000. Details on the plan can be found at www.firststudent.com.

The annual premium for the plan is \$750.00 (\$375 per semester)

The effective dates of the plan is 9/1/11 – 8/31/12.

Who is required to show proof of insurance?

All full time undergraduate and graduate students as defined by the University (12 or more credits for undergraduate, 9 or more credits for graduate, or as defined by your department) are required to show evidence of an existing creditable health insurance policy, or will be automatically enrolled in the University-Sponsored Plan.

Students must actively attend classes for at least 31 days after the date for which coverage is purchased. Home study, internet classes and television course do not apply.

I am covered already by health insurance. What do I need to do so I don't get billed?

Students who are already covered by an insurance policy (i.e. through parent plans, family plans, employer-sponsored plans, or student health insurance) should go online and submit their insurance policy number for verification through a secure website www.firststudent.com. No paperwork is required. Once verified, the insurance fee is removed.

How can eligible students enroll in the University Sponsored Plan for Full time Students?

Students eligible for the Hard Waiver plan are automatically charged the premium on their term bill and if they do not waive out they will be insured under the Health Insurance Hard Waiver Plan. Students should go online to www.firststudent.com and validate their enrollment and confirm the address for the mailing of the ID card.

How is Health Insurance different from the Health Fee included in the College Fees on my student bill each semester?

All full-time students are required to pay a student health fee as part of the College Fee. This fee helps cover the myriad of health services provided on campus ranging from clinical care to health outreach and promotion on campus, crisis intervention, psychological counseling, lab tests, and substance use programs. Health insurance gives students access to services not available at Rutgers or when the students are away from campus and covers a portion of the cost for services not provided at Rutgers Health Services, such as hospitalization, required surgery or specialty services for illnesses or injuries.

Can I increase my insurance coverage?

Yes, there are options to increase the coverage to \$100,000 and \$250,000. Please visit www.firststudent.com for enrollment details and voluntary rates.

For full –time student the additional annual costs are:

- \$242 for a limit of \$100,000 (\$992 total cost)
- \$323 for a limit of \$250,000 (\$1,073 total cost)

What if students don't enroll in the University Sponsored Insurance Plan, are they covered if they don't waive?

Any full-time student who meets the criteria for the insurance requirement AND does not submit verifiable insurance information is automatically enrolled in the University Sponsored Plan. We upload this information to the insurance company's secure website and insurance cards are issued to the best address on file with the University.

How are the waivers monitored? What if a student does not enter correct insurance information in order to waive out of the University Sponsored Plan?

Waivers are monitored and verified by the insurance company. A message from the company will appear if non verifiable information is entered.

What insurance plan is acceptable?

Your plan should provide similar benefits as the University Sponsored Plan. For example:

- Provide benefits in New Jersey
- Have Providers in the campus area
- Cover Mental Health conditions
- Cover Prescription Drugs
- Provide Wellness Visit benefits

Do I have to verify my insurance each semester?

No, the waiver is for the entire year. Only newly eligible students for Spring/ Summer semester will need to waive at this time.

What happens if I start as part time student and add classes to become a full time student?

You would need to provide verifiable proof of insurance coverage. Students who are not full time by the end of the “add/drop” period will not be considered full time and not subject to the student health insurance requirement. A full time student who does not have evidence of health insurance coverage will be in violation of the university's requirements and would be responsible for all medical bills.

How can I enroll my spouse/domestic partner and/or dependent child (ren)?

If you are enrolled in the Rutgers Student Health Insurance Hard Waiver Plan, coverage for your eligible dependents (spouse/domestic partner and/or dependent children) may also be purchased. You must enroll them online at www.firststudent.com during the Open Enrollment period. If the student insurance premium Health Insurance Hard Waiver Plan was charged to your fees, you should click on Hard Waiver enrollment on your school's page. Complete the student information form and then click the proper links to add your eligible dependents. Payment for any dependents will be due at the time of the enrollment. A dependent may become eligible for coverage under the Student Health Insurance Voluntary Plan only when the student becomes eligible (within the Open Enrollment period) or within 31 days of a Qualifying Event.

What if a student waives out of the University Sponsored Plan and later loses their insurance that they had with their parents due to a job loss?

This would be a qualified event and students would be allowed to purchase the University Sponsored plan within 31 days of a ‘qualifying event’. You may inquire about how to do this by contacting Rutgers Student Insurance office by calling 732-932-8285 or sending an email to insure@rci.rutgers.edu. Please be certain to include your RU ID number in all communications with the Rutgers Student Insurance Office.

What happens when I graduate? When a student graduates, they are still covered by the Student Health Insurance Plan until the expiration date of the plan. The plan is effective 9/1/11 – 8/31/12.

When will students receive their insurance coverage card?

Cards are mailed as soon as the student is enrolled in the plan. The student who takes the initiative to enroll on-line prior to the open enrollment period will get their card sooner

than the student who does not confirm enrollment, but cards are typically issued by the second week in September for the Fall term. The student who enrolls on-line can print out a temporary card immediately after on-line enrollment is finalized.

When will charges be applied to student bill?

Each semester the insurance charge of \$375 will be applied to the student's term bill.

How do students who enroll late get enrolled or waived?

You may inquire about this process directly with the insurance company, or through the Rutgers Student Insurance office at insure@rci.rutgers.edu. Please include your RU Id number on all correspondence.

What if a part-time student wants to enroll in the University Sponsored Plan?

Part-time, degree seeking students are eligible to purchase a "voluntary" rated University-Sponsored Plan.

All Rutgers sponsored J1 and F1 visa students (full time and part time) are required to show proof of insurance or enroll in the University Sponsored Hard Waiver Plan. Any exceptions are reviewed by the International Programs office. (more info is available on the International office web)

Do I need a referral from the Rutgers Student Health Center before I go for treatment outside of Rutgers?

No referral by Rutgers Student Health Center is required. If a student goes to an off campus medical provider, the student will be responsible for co-pays, deductibles, and any portion of the bill not covered by the Rutgers Student Health Insurance Plan.

Does the University Sponsored Hard Waiver Plan also cover treatment received outside of New Jersey?

Yes, the Hard Waiver Plan provides coverage in all 50 States, US Territories, and foreign countries. The "out of network" benefit provisions will apply. Foreign nationals are not covered in their home country.

Will prescription drugs be covered on this plan?

Yes, prescription drugs are covered with maximum benefit of \$5000.00. The co pay varies depending on the type and cost of the medication.

How can I find out if specific treatments or services are covered?

To view the University Sponsored Hard Waiver Plan summary and a complete list of plan exclusions please review the brochure by going to your school's page at www.firststudent.com.

Is the University Sponsored Hard Waiver Plan primary coverage?

Yes, the University Sponsored Plan is primary coverage.

Is Dental coverage available?

Students can purchase dental insurance plan. For details and enrollment go to www.aetnastudenthealth.com.