**Waiver Process**

Print and submit the Request for Exemption Form each semester before the deadline.

**Enrollment Steps**

1) Change your International address to a U.S. mailing address and change your email to your Rutgers email address.

2) Create an account to print your Insurance card.
   - www.universityhealthplans.com
   - If you get the following message "We are unable to verify your information" then send an email to eljones@gaiacenters.rutgers.edu
   - Wait 10 days and try to create the account again.

3) Print your card from UnitedHealthcare StudentResources (UHCSR)

**F1,J1 Rutgers University Visa-Sponsored Students ONLY**

Enrollment in the Student Health Insurance Plan with UnitedHealthcare StudentResources is processed by Global Services each semester.

[F1,J1 Rutgers University Visa-Sponsored Students ONLY]

1-800-505-4160
The Student Health Insurance Premium is different from the Health Services Fee. The Health services fee is for access to the Health Centers and cannot be waived.

You must have a U.S. mailing address to be enrolled. Please update your mailing address at https://my.rutgers.edu/portal.
Students! Click on your school's name from the list to visit their insurance programs:

- Assumption College
- Babson College
- Bard College at Simon's Rock
- Bay State College
- Becker College
- Bentley University
- Blackburn College
- Brandeis University
- Bridgewater State University
- Brown University
- Bryant University
- Cape Cod Academy
- Clark University
- College of DuPage
- College of the Holy Cross
- Curry College
- Drew University
- Eastern Nazarene College
- Elms College
- MCPSH University
- MOH Institute of Health Professions
- Montserrat College of Art
- New York School of Interior Design
- Pine Manor College
- Rhode Island College
- Rhode Island School of Design
- Rochester Institute of Technology
- Rowan University School of Osteopathic Medicine
- Rutgers, The State University of New Jersey
- Salem State University
- Salve Regina University
- Sarah Lawrence College
- School of Visual Arts
- Simmons College
- St. John's Seminary and Blessed John XXIII National Seminary
- St. John's University
- Stevens Institute of Technology
- Suffolk University
Select a student type to proceed:

UNDERGRADUATE STUDENTS

GRADUATE & MEDICAL STUDENTS

TEACHING + GRADUATE ASSISTANTS (TA's + GA's)
with full (100%) 10 and 12 month appointments

POST DOCTORAL + GRADUATE FELLOWS AND TA's + GA's
with less than full appointments (less than 100%)
Please select the format of your Student ID to proceed:

- **9 DIGIT RUID**
  - (000000000)

- **A + 8 DIGITS**
  - (A00000000)
  - RBHS STUDENTS ONLY
Are you an international student on a Rutgers University F-1, F-2, J-1, or J-2 sponsored visa?

**YES**
F-1, F-2, J-1 or J-2
Rutgers sponsored visa ONLY

**NO**
RUTGERS UNIVERSITY

STUDENT HEALTH INSURANCE PLAN
2015-2016 Academic Year

IF YOU ARE A DOMESTIC STUDENT PLEASE GO BACK TO
THE PREVIOUS SCREEN AND CLICK THE BOX THAT SAYS NO.
THIS PAGE IS FOR INTERNATIONAL STUDENTS WITH RUTGERS
UNIVERSITY F1, F2, J1 OR J2 SPONSORED VISA3 ONLY

We present you with information about the Rutgers University Student Health Insurance Plan. The
Student Health Insurance Plan (SHIP) is serviced by University Health Plans (UHP) and underwritten by UnitedHealthcare

For International Students

F and J nonimmigrants that hold a Rutgers I-20 or DS-2019 to have health insurance that
meets the University’s minimum required level of coverage. For more information visit
http://www.universityhealthplans.com/content/Center-Staff-Services_and_Programs/Health_Insurance_Program/Rutgers_Health_Insurance_Requirement.html

DeltaCare Dental Plan
VSP Vision Care Plan

Optional Plans

2015-2016 Brochure
2015-2016 Summary of Benefits
• English
• Arabic
• Chinese
• Spanish

2014-2015 Brochure
2014-2015 Summary of Benefits

J2 Visa Sponsored Students

Students are automatically enrolled upon registration each semester by the Center for Global Services. The premium ($912.00) is
added to the term bill each semester, and is a separate charge from the Health Services Fee. You do not enroll online!

If you have other comparable coverage from overseas or in the United States, and wish to waive the automatic enrollment, you
must contact the Insurance Coordinator at eliones@palcenters.rutgers.edu. For specific waiver requirements visit
http://globalservices.rutgers.edu. You do not waive online!

To add dependents or spouse, you must contact the Insurance Coordinator at eliones@palcenters.rutgers.edu before the
deadline.

Non-Rutgers University F1, F2, J1, J2 Visa Sponsored (International)

Students must follow the enrollment or waiver process for full time or part-time domestic students.

PALS Students Only: Upon registration at Rutgers University, The Program in American Language Studies (PALS)
Department submits a list to the Student Health Insurance Office for enrollment in the Student Health Insurance Plan.
Rutgers University

Student Health Insurance Plan
2014-2015 Academic Year

If you are a domestic student please click here to go back to the previous screen and click the box that says no. This page is for international students with Rutgers University F1, F2, J1 or J2 sponsored visas only.

Students are automatically enrolled upon registration each semester by the Center for Global Services. The premium ($848.00) is added to the term bill each semester, and is a separate charge from the Health Services Fee. You do not enroll online!

If you have other comparable coverage from overseas or in the United States, and wish to waive the automatic enrollment, you must contact the insurance Coordinator at ejones@gaiacenters.rutgers.edu. For specific waiver requirements visit http://globalservices.rutgers.edu. You do not waive online!

It is the students’ responsibility to research alternative insurance companies for coverage which meets the specific waiver requirements. Failure to waive the automatic enrollment 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, you must contact the Insurance Coordinator at ejones@gaiacenters.rutgers.edu before the deadline.

Non-Rutgers University F1, F2, J1, J2 Visa Sponsored (International)
Students must follow the enrollment or waiver process for full time or part-time domestic students.

Rutgers contact information:
The Student Health Insurance Plan with UnitedHealthcare (www.uhcsr.com) offers nationwide coverage.
RUTGERS UNIVERSITY

STUDENT HEALTH INSURANCE PLAN
2015-2016 Academic Year

IF YOU ARE A DOMESTIC STUDENT PLEASE GO BACK TO THE PREVIOUS SCREEN AND CLICK THE BOX THAT SAYS NO. THIS PAGE IS FOR INTERNATIONAL STUDENTS WITH RUTGERS UNIVERSITY F1, F2, J1 OR J2 SPONSORED VISAS ONLY

Rutgers University is pleased to present you with information about the Rutgers University Student Health Insurance Plan. The Student Health Insurance Plan (SHIP) is serviced by University Health Plans (UHP) and underwritten by UnitedHealthcare.

If you are an International Student with Rutgers University F1, F2, J1, or J2 sponsored visas, you are required to enroll in the Student Health Insurance Plan (SHIP) with UnitedHealthcare. This insurance plan is in compliance with the U.S. government's minimum required level of coverage. For more information visit http://globalservices.rutgers.edu/content/Center_Staff_Services_and_Programs/Health_Insurance_Program/Rutgers_Health_Insurance_Requirements

For waiver requirements visit http://globalservices.rutgers.edu/content/Center_Staff_Services_and_Programs/Health_Insurance_Program/Rutgers_Health_Insurance_Requirements

Rutgers University F1, F2, J1, J2 Visa Sponsored Students
Students are automatically enrolled upon registration each semester by the Center for Global Services. The premium ($912.00) is added to the term bill each semester, and is a separate charge from the Health Services Fee. You do not enroll online!

If you have other comparable coverage from overseas or in the United States, and wish to waive the automatic enrollment, you must contact the Insurance Coordinator at eliones@gaiacenter.rutgers.edu. For specific waiver requirements visit http://globalservices.rutgers.edu. You do not waive online!

To add dependents or spouse, you must contact the Insurance Coordinator at eliones@gaiacenter.rutgers.edu before the deadline.

Non-Rutgers University F1, F2, J1, J2 Visa Sponsored (International)
Students must follow the enrollment or waiver process for full time or part-time domestic students.

PALS Students Only: Upon registration at Rutgers University, The Program in American Language Studies (PALS) Department submits a list to the Student Health Insurance Office for enrollment in the Student Health Insurance Plan.
Create Your Account (Step 1 of 2)

So that we can verify your identity and find your information, please provide us with the following information. This information will be used to create your online account.

You must provide your Email Address, School Assigned ID, or SR ID (the 7-digit number on your permanent ID card) so that we may verify your identity.

How to create your online account

First Name: *  
Last Name: *  
Date Of Birth: *  (eg. mm/dd/yyyy)

Please also provide one of the values listed below to help verify your identity.

- Email Address
- School Assigned ID
- SR ID

School Assigned ID: *

CONTINUE
My Account Login

New to My Account is Message Center, your self-service center for electronic communications. You will receive email notifications with instructions to login to My Account and review any recently added documents, as opposed to receiving paper copies in the mail.

Click here to create My Account now if you do not have a Username and Password. Note that you'll need either your current email address or your 7-digit StudentResources ID number (found on your permanent ID card) to create your online account.

This view is optimized when used by desktop browsing. If you prefer to use a smartphone, or other mobile device with web access, please click here to review available options.

Username:* [Enter username]

Password:* [Enter password]  LOGIN

[Checkbox] Remember my ID on this computer

Forgot your ID or password?
Non-Mandatory Plans-Dental and Vision

- Dental and Vision plans are offered on a voluntary basis visit [www.universityhealthplans.com](http://www.universityhealthplans.com).

- For Dental and Vision coverage periods, deadlines and rates visit [www.universityhealthplans.com](http://www.universityhealthplans.com)

- Should you have any questions regarding the enrollment process, please contact University Health Plans via email at [info@univhealthplans.com](mailto:info@univhealthplans.com) or at 800-437-6448.

**Note:** Payment for the Dental and Vision plans are not added to the term bill.
Rutgers Health Services

<table>
<thead>
<tr>
<th>Rutgers Health Services</th>
<th>Urgent Care Centers</th>
<th>Hospitals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctors, Nurse Practitioners and Nurses available for <strong>Routine and Non-Emergency care</strong></td>
<td>**Urgent care is not the same as Emergency Care. It is for sudden illness or injury that is <strong>NOT life threatening.</strong></td>
<td><strong>Life threatening Sickness or Injury</strong> The symptoms must be sudden, severe and require immediate medical care*</td>
</tr>
<tr>
<td>Laboratory services available on each campus</td>
<td>Weekend and after hours varies by providers</td>
<td>*<a href="http://www.uhcsr.com">www.uhcsr.com</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>On Campus Pharmacies in New Brunswick and Newark</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Brunswick-848-932-7402 or <a href="http://health.rutgers.edu">http://health.rutgers.edu</a></td>
<td></td>
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<tr>
<td>After Hours Advice Nurse Line: 800-890-5882</td>
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<tr>
<td>Newark-973-353-5231 or <a href="http://health.Newark.rutgers.edu">http://health.Newark.rutgers.edu</a></td>
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<tr>
<td>After Hours Advice Nurse Line: 800-221-9674</td>
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<tr>
<td>Camden-856-225-6005 or <a href="http://healthservices.Camden.rutgers.edu">http://healthservices.Camden.rutgers.edu</a></td>
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<tr>
<td>After Hours Advice Nurse Line: 800-424-5090</td>
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</table>

To find a Provider, please contact UnitedHealthcare StudentResources at 800-505-4160 or [www.uhcsr.com](http://www.uhcsr.com)
### Hospitals

<table>
<thead>
<tr>
<th>Emergency Room (ER) or Emergency Department (ED)</th>
<th>Urgent Care Centers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Life threatening</strong> Sickness or Injury</td>
<td>Urgent care is not the same as Emergency Care. It is for sudden illness or injury that is NOT life threatening.</td>
</tr>
<tr>
<td>The symptoms must be sudden, severe and require immediate medical care*</td>
<td>Weekend and after hours varies by providers</td>
</tr>
<tr>
<td>*<a href="http://www.uhcsr.com">www.uhcsr.com</a></td>
<td></td>
</tr>
</tbody>
</table>

The policy states, MEDICAL EMERGENCY means a medical condition manifesting itself by acute symptoms of sufficient severity including, but limited to, severe pain, psychiatric disturbances and/or symptoms of substance abuse such that a prudent layperson who possesses an average knowledge of health and medicine could reasonably expect the absence of immediate attention would result in any of the following:

1. Death.
2. Placement of the Insured’s health in jeopardy.
3. Serious impairment of bodily functions.
4. Serious and permanent dysfunction of any body organ or part.
5. In the case of a pregnant woman, serious jeopardy to the health of the fetus.

Expenses incurred for “Medical Emergency” will be paid only for sickness or Injury which fulfills the above conditions. These expenses will NOT be paid for minor Injuries or minor Sicknesses.

We will not cover any excluded service, treatment, item or supply even if it is recommended or prescribed by a physician or other health care professional or is the only available treatment for your condition.

All benefit determinations are subject to and in accordance with the exclusions and limitations of the Rutgers University benefit plan.
Important Contact information

• For Waiver or Enrollment visit [http://globalservices.rutgers.edu](http://globalservices.rutgers.edu)

• To create an account to view benefits and print your Insurance card visit [www.universityhealthplans.com](http://www.universityhealthplans.com) which will lead to [www.uhcsr.com](http://www.uhcsr.com). You may also call UHCSR at 1-800-505-4160. If you cannot access your card then visit [https://www.universityhealthplans.com/pdf/Rutgers_CardAccessInstructions.pdf](https://www.universityhealthplans.com/pdf/Rutgers_CardAccessInstructions.pdf)

• For on-campus medical care contact Rutgers Health Services
  - New Brunswick-848-932-7402 or [http://health.rutgers.edu](http://health.rutgers.edu)
  - Newark-973-353-5231 or [http://health.Newark.rutgers.edu](http://health.Newark.rutgers.edu)
  - Camden-856-225-6005 or [http://healthservices.Camden.rutgers.edu](http://healthservices.Camden.rutgers.edu)

• To speak to a Rutgers staff member regarding the Student Health Insurance Plan, you can visit or call us at:
  Office of Student Health Insurance [http://riskmanagement.rutgers.edu](http://riskmanagement.rutgers.edu)
  11 Bishop Place (Hurtado Health Center) (848) 932-8285
  New Brunswick, NJ 08901

Frequently Asked Questions (FAQs): [http://riskmanagement.rutgers.edu/student-information/faqs](http://riskmanagement.rutgers.edu/student-information/faqs)