What is a Student Health Insurance Plan (SHIP)?
SHIP is a health insurance plan designed just for Menlo College students. Your school makes this plan available to protect your educational future. If you get sick or injured, insufficient health insurance can lead to financial hardships that can threaten your ability to attend class, pay tuition, get student loans, or live away from home. Having health insurance is a safety net that helps ensure you are able to stay in school.

Am I required to have health insurance?
Any full-time student who is registered and attending classes at Menlo College is required to have adequate health insurance coverage. You will be automatically enrolled in SHIP, unless you provide proof of comparable coverage and submit a waiver by the Waiver Deadline Date. If you have other health insurance, such as coverage under your parent’s or employer’s insurance plan, and you do not wish to enroll in SHIP, you may submit a Waiver Application.

What is a health insurance Waiver Application?
A Waiver Application is an online form that you complete if you have other qualified health insurance and do not wish to be enrolled in SHIP. As part of the waiver process you are required to provide specific information about your existing insurance coverage, which will be verified by Relation, the Waiver Administrator.

Does my other insurance qualify?
If you wish to waive SHIP because you have other qualified insurance, benefits under that plan must include all of the following:

• Coverage must be continuous (no break or termination) for the entire academic year;
• Coverage must be ACA-compliant;
• Maximum benefit must be unlimited;
• Deductible must be $1,000 in-network and $1,200 out-of-network or less per policy year;
• There must be a provider network in the Menlo College area for primary routine care, specialty, hospital, and diagnostic care (no out-of-state plans);
• Student-athletes must have athletic injury coverage;
• International students must have at least 25,000 in repatriation coverage and $50,000 in medical evacuation coverage;
• Claims must be paid by a U.S.-based company, and underwriting company must be owned, operated, and headquartered in the U.S. and must be in full compliance with all applicable federal laws.

Your insurance coverage will be verified.
Students who are covered under a health insurance plan that does not meet all of the applicable requirements will not be allowed to waive out of the Menlo College Student Health Insurance Plan.

How do I decide whether or not to waive SHIP?
If you have other coverage that meets the waiver criteria, it is your decision whether or not to waive. However, before you make that decision, please consider the following:

• SHIP may be less expensive than being insured on an individual plan or as a dependent on an employer group plan through your parent or spouse. When comparing costs, be sure to look at premium, deductibles, copays, and out-of-pocket maximums.
• SHIP has a local PPO provider network. If you have out-of-state coverage, or HMO or PPO coverage with a limited provider area, there may not be many or any network providers near school. You may have to pay higher out-of-network deductibles, coinsurance, or copays.

Please remember that if you waive coverage under SHIP, you are responsible for any medical costs you incur.
How often must I submit a Waiver Application?
Students who wish to waive out of SHIP must complete the online application once each academic year by the deadline date.

<table>
<thead>
<tr>
<th>Waiver Deadline Date</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual/Fall</strong></td>
<td>09/28/2020, 11:59 p.m.</td>
</tr>
<tr>
<td><strong>Spring/Summer</strong></td>
<td>01/26/2021, 11:59 p.m.</td>
</tr>
</tbody>
</table>

What happens if I don’t waive by the deadline date?
Students who do not submit a Waiver Application by the deadline date during each waiver period stated above will be automatically enrolled in SHIP.

If my insurance coverage starts after the term begins, can I get a refund?
No refunds will be issued. If it is past the Waiver Deadline Date, your SHIP coverage will remain in place and you will be required to wait until the next waiver period to waive out of SHIP.

What if I successfully waive out of SHIP, then lose my other coverage?
You may enroll in SHIP mid-year if you waived out but later lose your other coverage due to no fault of your own, such as coverage that terminates due to a loss of employment (by you, your spouse, or your parent) or by reaching an age limit set by the plan. This does not include coverage that has been voluntarily or inadvertently terminated by you, for example, by missing an enrollment deadline.

To enroll in the plan mid-year after an involuntary loss of coverage, you must notify Relation by calling (800) 537-1777, and submit proof of loss of coverage, within 31 days of termination of prior coverage. Cost of coverage will be prorated for the number of full days remaining in the term.

How do I know if my waiver is approved or denied?
When you submit a Waiver Application, you will receive a “SHIP Waiver Confirmation” email via your student email account or personal email. Generally within 7-10 business days, you will receive either a “Waiver Approval” or “Waiver Denial” email. Your waiver is not final until you receive either a “Waiver Approval” or “Waiver Denial” email message. Please check your email account regularly for waiver status updates.

Approval of your waiver means that you will not be enrolled in SHIP for the 2020–2021 academic year. If at any time it is discovered that you have failed to maintain coverage that meets the stated requirements, your waiver will be revoked and you will be required to enroll in SHIP.

Denial of your waiver means you will be automatically enrolled in and charged for the school-sponsored plan.

Appealing a waiver denial
If you would like to challenge your waiver denial, you may contact mfowler@menlo.edu to submit an appeal. Only an appeal via email will be accepted. Appeals must be received within seven (7) business days of your waiver denial notification to be considered.

What happens if I receive an “Action Required” or “Information Needed” email?
If you receive an “Action Required” or “Information Needed” email, you must provide the requested information right away, or your waiver will be denied. If you provide the information and it meets the requirements, you will be notified by email within 3–10 business days that your waiver was approved or denied.

If you do not provide the information by the date requested, or if the documentation you provide does not meet the requirements, you will be automatically enrolled in SHIP and you will receive notice after the waiver deadline that your Waiver Application was denied.

It is your responsibility to check your student email or personal email account for waiver status updates and to send in additional documentation if requested.

Whom should I contact if I have additional questions?
For more information or questions about waivers, please contact Relation, the Waiver Administrator, at (800) 537-1777, or email customer service at customerservice.la@relationinsurance.com.