

# FREQUENTLY ASKED QUESTIONS (FAQ)

2021–2022

## ROCKHURST UNIVERSITY STUDENT HEALTH INSURANCE PLAN (SHIP)



### Where can I sign up for the Student Health Insurance Plan (SHIP)?

Visit [www.4studenthealth.com/rockhurst](http://www.4studenthealth.com/rockhurst).

### How much does SHIP cost?

	FALL 08/01/2021 to 12/31/2021	SPRING / SUMMER 01/01/2022 to 07/31/2022	SUMMER 06/01/2022 to 07/31/2022
STUDENT	\$ 1,211.00	\$ 1,626.00	\$ 466.00
SPOUSE	\$ 1,276.30	\$ 1,788.02	\$ 511.72
EACH CHILD	\$ 1,044.55	\$ 1,463.57	\$ 419.02
SPOUSE + CHILD	\$ 1,973.35	\$ 2,765.09	\$ 791.74

### Am I required to have health insurance?

Enrollment in the University sponsored Student Health Insurance Plan (SHIP) is mandatory for all full time (12 hours or more) undergraduate and for all full time (9 hours or more) graduate students in the following programs: PT, OT, and CSD. **These students are automatically enrolled in the plan and the cost is added to your student account.** Exceptions include M.Ed, MSN, Ed.D, AA, AS, RN to BSN, post-baccalaureate, and all graduate students in the College of Business, Influence and Information Analysis students, **all of whom may voluntarily enroll in the plan. Spouses and children of full-time students may also be eligible for enrollment in the plan.** More information can be found at [www.rockhurst.edu/healthinsurance](http://www.rockhurst.edu/healthinsurance), under Student Insurance, 2021–2022.

**Students must actively attend classes and remain enrolled with Rockhurst for the first 31 days of each term to be eligible for coverage.**

### Can I arrange for a payment plan for the policy?

No. Payment plans are not accepted. Students pay for one semester at a time.

### When can I enroll in SHIP?

Fall 2021–2022 open enrollment is June 21 through August 27, 2021. Spring / Summer open enrollment runs from November 15, 2021 through January 21, 2022.

If you miss this window to sign up, you will either have to demonstrate that you have a qualifying life event in order to enroll.

### What information do I need to have ready in order to enroll?

1. Student ID
2. Personal contact information
3. Credit or debit card

### Does this plan cover me for all 12 months of the year?

The policy runs for a full 12 months. You may be covered if you remain a Rockhurst student and pay all of the applicable premiums during the open enrollment periods.

### Does this plan cover me nationwide in case I am rotating in another state?

Yes. It has a nationwide network and covers you in all 50 states.

### I will turn 26 later this year and want to enroll in SHIP at that time. What do I need to do to ensure I remain in compliance with the school's policy?

One (1) month prior to turning 26, contact Relation at **(800) 955-1991** or email [clientservices@relationinsurance.com](mailto:clientservices@relationinsurance.com) and request a **2021–2022 Qualifying Life Event Enrollment Form**. Relation will email you the form. You will be required to complete the form, state the date you want coverage to begin, pay for the coverage, and send the form to the address listed within 31 days of the qualifying event.

### 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; and
- 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.

International students will be allowed to submit waivers for consideration.

### 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 Rockhurst University Student Health Insurance Plan.

### Waiver Deadline Date

Fall	Spring
08/27/2021, 11:59 p.m.	01/21/2022, 11:59 p.m.

**I waived SHIP coverage, but my circumstances have changed. Can I still enroll in SHIP?**

It will depend upon what the circumstances are that are causing your need to be covered under the Rockhurst policy. If they fall into the Qualifying Life Event category, then you can enroll in SHIP.

If you do not fall into the qualifying life event category, then you will not be eligible for the plan until the next open enrollment period.

**Can I enroll my dependents?**

If you are enrolled in SHIP, you may also enroll your spouse, or children under the age of 26. Dependents must be enrolled at the same time you enroll or within 31 days of marriage, birth, adoption, or other qualifying event. For questions about enrollment, contact Relation.

---

If there are any discrepancies between this document and the Plan Certificate, the Plan Certificate will govern.