

TOURO UNIVERSITY, NEVADA (THE POLICYHOLDER) STUDENT HEALTH INSURANCE PLAN (SHIP)

What is a Student Health Insurance Plan (SHIP)?

SHIP is a health insurance plan designed just for Touro University 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?

All on-ground students are required to carry comprehensive health insurance for the benefit of the university community. Students who do not submit an approved waiver via the portal will be automatically enrolled in SHIP. Students can opt-out of SHIP if they have other health insurance coverage that meets the waiver requirements.

What is a health insurance Waiver Application?

Also known as a Waiver, it's 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?

Yes, if your benefits under your insurance plan include **all** of the following:

- Coverage must be continuous (no break or termination) for the entire academic year;
- Maximum benefit must be unlimited;
- Deductible must be \$3,000 or less per policy year; and
- Coverage in Nevada.

Students who are covered as a dependent under a spouse / domestic partner or parent are eligible to waive without meeting the waiver requirements.

Your insurance coverage will be verified.

How do I decide whether or not to waive SHIP?

It is your decision whether or not to waive. However, 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?

Once each academic year by the deadline date.

What happens if I don't waive by the deadline date?

You will be automatically enrolled in SHIP.

WAIVER DEADLINE DATES

SUMMER:

06/07/2022

DPT, OT, PA22, PA23, PA24

FALL:

05/08/2022

D023, D024

SPRING:

11/06/2022

D023, D024

06/07/2022

MHS

12/04/2022

D025, D026, MHS

07/10/2022

D025, D026

02/05/2023

DPT, OT, PA23, PA24

10/09/2022

DPT, OT, PA23, PA24

To submit a Waiver Application

- STEP 1** Visit www.4studenthealth.com/tunv and click on the **Waive SHIP** icon in the HELPFUL QUICK LINKS section.
- STEP 2** Enter your last name, first name, date of birth (DOB), and student ID number, then click **Login**.
- STEP 3** Where the term of coverage is indicated as "Available to waive," click **Create**.
- STEP 4** Please read the text, check the "I understand and agree..." box if you agree, and click **Continue**.
- STEP 5** If you have an approved waiver from the previous term, your insurance information will be shown. If your information has not changed from last term, go to step #7 below.
- STEP 6** If your insurance information has changed, or you do not have an approved waiver on record, you will be asked for information about your insurance plan. Enter your information exactly as it appears on your insurance ID card. See the **DEFINITION OF TERMS** on the next page.
- STEP 7** Click **Submit Application**. You will receive an email confirming receipt of your information.

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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 or for non-payment of premiums.

To enroll in the plan mid-year after an involuntary loss of coverage, you must notify the Office of the Bursar **within 14 days of termination of prior coverage. Premium costs will be prorated based on number of full months remaining in the term. If starting mid-month, that month will be considered one full month.**

How do I know if my Waiver Application is approved or denied?

When you submit your 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** means that you will not be enrolled in SHIP for the 2022–2023 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** 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 the Office of the Bursar to submit an appeal. 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?

You must provide the requested information with 14 days, or your waiver will be denied. If you provide the information and it meets the requirements, you will be notified by email within 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 send in additional documentation if requested.

Whom should I contact if I have additional questions?

Contact Relation at **(800) 537-1777** or email clientservices@relationinsurance.com.

DEFINITION OF TERMS

Insurance Co. Name means the name of the insurance carrier. Please select from the drop-down box. If your insurance carrier is not listed, please select **Other** and enter the full name of the company.

Insurance Co. Phone means the customer service or provider phone number, usually found on your insurance ID card or the insurance company website, which we can call in order to verify that the information you have provided is accurate.

Primary Insured First means the first name of the individual who is the primary insured on the plan. If you are insured through your parents, it's either your mother or your father, depending on whose plan it is. If you are insured through your own employer, it's your name. If you are covered under your spouse's insurance plan, it's your spouse's name. It may also be listed as Subscriber, Member, or Enrollee on the insurance card.

Primary Insured Last means the last name or surname of the individual who is the primary insured on the plan.

Primary Insured DOB means the date of birth of the individual who is the primary insured on the plan.

Relationship to Primary Insured means the student's relationship to the primary insured. Please choose Self, Spouse (if your spouse is the primary insured), Child (if your parent is the primary insured), or Other Adult (if the primary insured is not yourself, spouse, or parent).

Policy / Group Number means a number found on the insurance ID card of your current health plan. It is different from the member number. It will be listed as Policy or Group Number and may contain an alpha prefix (letters, then numbers). Type it in exactly as it appears on the card.

Member / Sub ID means a number found on the insurance ID card of your current health plan, sometimes referred to as a member or subscriber ID. It is different from the policy or group number. It is sometimes the Social Security Number of the policyholder. Type it in exactly as it appears on the card.

Primary Insured Address means the address of the individual who is the primary insured on the plan.

Most of this information can be found on the insurance ID card. Other information can generally be found on the insurance company's website. If you are covered under an employer plan, the employee can contact their employer's Human Resources Department or Benefits Department or the Insurance Carrier.

Please make sure the information you provide on your Waiver Application is accurate, as incorrect or incomplete information may cause your Waiver Application to be denied. Information provided on waiver applications will be verified by Relation.