

- 1) Why is the premium for the SHIP automatically added to my term bill each semester?


2) Why do I have to complete the waiver/enrollment form each semester?

3) Why don't I have to wait for the term bill to complete the waiver/enrollment form?

4) Why is the charge still on my term bill even though I completed the waiver form?

5) Why should I check my term bill periodically after submitting the waiver form?

6) Why am I getting emails from University Health Plans and UnitedHealthcare Student Resources?



8) Why is my enrollment in the Student Health Insurance Plan (SHIP) inactive, even though I paid the premium on the term bill?

9) Why are the premiums for the Student Health Insurance Plan (SHIP) different per semester?

10) Why is the checklist on the Rutgers Portal for New Student Orientation still showing even though I completed the waiver/enrollment form?

11) Why was I enrolled in the Student Health Insurance Plan (SHIP) after the deadline even though I have health insurance?

12) Why should parents/families and students, visit your table at the Resource Fair for inquiries relating to the SHIP in addition to Student Health?

FAQs

- Can I enroll in the SHIP even if I have other health insurance?
- Can I waive for one semester then enroll for the other within the same policy year?
- Does the SHIP with UnitedHealthcare Student Resources (UHCSR) offer coverage for on and off campus medical care?
- Is there student advocacy available at Rutgers for students enrolled in the SHIP regarding insurance eligibility issues, claims or medical bills?
- Who should be contacted if my child got injured on or off campus and has medical bills?

Visit www.universityhealthplans.com for the waiver requirements, waiver/enrollment steps and forms, rates, summary of benefits, how to get the insurance card, and specific contact information. A Rutgers ID# must be included on all correspondence for identification purposes.

Visit www.uhcsr.com for the summary of benefits, certificate of coverage, prescription drug lists, in-network providers, claims, language assistance and contact information for UHCSR.

Functions of the Office of Student Health Insurance/Risk Management & Insurance

- Compliance in the Hard Waiver Policy on the Camden, Newark, and New Brunswick campuses
- Student Advocacy
- On or off campus injury-related resource

Virtual and in-person appointments available with Lindsey Ludwinski and Evelyn Nath