

HEALTH INSURANCE

FOR GRADUATE STUDENTS

STUDENT HEALTH INSURANCE PLANS

- There are four (4) possible plans in which you may be enrolled.
- Each has different eligibility and enrollment requirements.
- Each permits enrollment of dependents.

REQUIRED HEALTH INSURANCE FOR U.S. CITIZENS & PERMANENT RESIDENTS

- **THIS IS THE REQUIRED UNIVERSITY DEFAULT PLAN (SHIP)**
- This plan is for full time matriculated graduate students who do not have insurance either through assistantships or other sources.
- **If you are full time you will ALWAYS be automatically enrolled** in SHIP each semester as soon as you register for classes.
- No enrollment form is necessary.
- SHIP can be used anywhere in the world; you can use any medical providers.
- Cost is \$443 for fall 2009 (August 16, 2009---January 15, 2010).
- The plan covers you up to \$100,000 for each medical problem.
- Go to the Aetna website for full information about the covered medical benefits: www.aetnastudenthealth.com
- **You must complete a waiver ON SOLAR if you have alternative insurance already in place by the add/drop date, and you want to waive the SHIP.**
- **You must complete a waiver ON SOLAR if you have a TA/GA/RA insurance plan.**
- The SHIP charge will be removed if your waiver is approved.
- For questions, contact us at 631.632.6331, or 632-6054, or via email:
SHO-RSHIP@notes.cc.sunysb.edu

HOW TO WAIVE SHIP

IF YOU HAVE PRIVATE INSURANCE

- This must be done on-line, using your alternate health insurance ID card.
- **This MUST be done by September 28, 2009.**
- The next time you can waive is for the spring; waivers can be completed only between January 1 and February 28, 2010.
- Go to your SOLAR account, and log onto the HOME page.
- Click on ‘Student Financial Services’ .
- Then click on ‘Health Insurance Waivers’ .
- On the next page complete all the information requested.
- Remember to click ‘Submit’ .
- Now **WAIT** for an acceptance message. If you receive an edit message, your waiver has NOT been accepted, and you MUST return to the waiver form and make the necessary correction(s).
- **PRINT AND SAVE the confirmation!**
- If you already have a paper bill, and your waiver is complete, just line out the \$443 insurance fee, subtract that amount, and pay the balance due the Bursar.

HOW TO WAIVE SHIP

IF YOU HAVE TA/GA/ RA INSURANCE

- This must be done on-line.
- Log onto the SOLAR Home Page.
- Click on ‘Student Financial Services’.
- Next click on ‘Health Insurance Waivers’.
- On the next page indicate your assistantship status, and use the pull down menus to find the assistantship start and end months.
- Next click on ‘department’. In the ‘description’ box, type in ‘%’, then enter the first three letters of your department’s name, then another ‘%’. (example: for any Biology department, show ‘%bio%’). Then click on ‘look up’ to get a list of all possible academic departments and their ID numbers. Click on the correct department name.
- Remember to click ‘Submit’ when you are through .
- Now **WAIT** for an acceptance message if you correctly completed the waiver form. If you receive an edit message, your waiver has NOT been accepted, and you MUST return to the waiver form and make the necessary correction(s). PRINT AND SAVE the confirmation!
- If you already have a paper bill, and your waiver is complete, just line out the \$443 insurance fee, subtract that amount, and pay the balance due the Bursar.

PART TIME DOMESTIC STUDENTS

- You are not required to have SHIP.
- If you are matriculated you may be eligible for SHIP on a voluntary basis.
- An enrollment form **IS** necessary if you wish to have SHIP.
- G2, G4, G5 students may be eligible for SHIP with 6 or more credits.
- G1 and G3 students may be eligible with 9 or more credits.
- Contact our office for information and a special enrollment form : 631.632.6331, or 632.6054, or via email:

SHO-RSHIP@notes.cc.sunysb.edu

INTERNATIONAL HEALTH INSURANCE (ISSHI)

THIS IS THE REQUIRED SUNY-WIDE MANDATORY INSURANCE PLAN

FOR STUDENTS HOLDING F & J VISAS,

**As well as for students who are NOT citizens or permanent residents
of the USA**

COVERAGE IS \$200,000 PER CONDITION

- Your University account is automatically billed each semester for this insurance plan.
- If you enroll as a student (not as a dependent) in TA/GA/RA insurance, you will receive an automatic waiver of the mandatory health insurance plan in March.
- We do not waive the mandatory health insurance for other reasons. You must discuss any other insurance waiver issues with us no later than September 18, 2009.

INTERNATIONAL HEALTH INSURANCE

(ISSHI) continued

- ISSHI covers medical expenses anywhere.
- Cost is \$414.50 for fall, including MEDEX (August 15, 2009---January 14, 2010).
- If you are a J-1 or J-2 student and have an academic assistantship, you will remain on ISSHI, and the cost will be discounted to \$39 plus the MEDEX cost of \$30.
- Contact us at 631.632.6054 or via email:

ledelson@notes.cc.sunysb.edu