

## Student Health Insurance Plan 2024-2025

### Frequently Asked Questions

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**Important Note:** If you are voluntarily enrolling in the student health insurance plan and need coverage to start without any delay, please ensure you submit your enrollment as early as Thursday, July 18.

If no action is taken, you will be automatically enrolled. However, please note that the enrollment file will be sent to Academic HealthPlans (AHP) after the open enrollment and waiver period ends on Monday, Sept. 30. In this case, your coverage will be retroactive to Sunday, Sept. 1.

#### How do I submit a health insurance waiver?

Click on your respective college link below to submit a health insurance waiver:

- College of Nursing: <https://rushcon.myahpcare.com/>
- College of Health Sciences: <https://rushcohs.myahpcare.com/>
- Division of Translational Science: <https://rushdts.myahpcare.com/>

#### Instructions for Submitting a Waiver:

- Click on the Waive tab
- Click on the "Waive Online" button
- Login ID: Student ID number (including the leading zeroes (00))
- Password: Date of Birth (MMDDYYYY) or if you have changed your password in the past, use the one you have created previously
- Click on the *BLUE* "WAIVE" button from the "I Already Have Insurance." Section.
- Once selected, you will be taken to the waiver form where you will enter your current alternate insurance information. You will be required to attach a scanned copy of the front and back of your alternate insurance ID card. After selecting the "Submit Waiver" button, the waiver system will send an auto generated Submitted email advising you that you have successfully completed the waiver

submission and to allow a reasonable time for the review of your submission.

**PLEASE NOTE: If you do not receive the auto-generated email right after you submitted your waiver, that means it did not go through and you will need to try again.**

- You will receive an email from AHP if your waiver has been approved or denied.

## **I am submitting a waiver, what effective date does my proof of alternate coverage need to have?**

All alternate insurance policies must have an effective date no later than 09/01/2024.

## **How do I enroll in the student health insurance plan?**

To enroll in the student health insurance plan, click on your respective college link below:

- College of Nursing: <https://rushcon.myahpcare.com/>
- College of Health Sciences: <https://rushcohs.myahpcare.com/>
- Division of Translational Science: <https://rushdts.myahpcare.com/>

### **Instructions for Enrollment:**

- Click on the Enroll/Cost tab
- Under the **Domestic Students drop down**, click on the “Click Here to Enroll” button
- Login ID: Student ID number (including the leading zeroes (00))
- Password: Date of Birth (MMDDYYYY) or if you have changed your password in the past, use the one you have created previously
- Click on the GREEN Button “**ENROLL- Click Here**”

## **What is the annual cost of the student health insurance?**

2024-2025 approximate annual rates for Rush University student health insurance:

- Single - \$6,280
- Each dependent - \$6,280 additional

## **I am currently enrolled in student health insurance. Why has the cost increased from last year?**

If you noticed a slight increase in your insurance premium for the 24-25 academic year, this adjustment is a proactive measure, a joint decision by AHP and your institution, in response to the rising cost of health care nationwide. Rather than compromising the quality of coverage, we have chosen to slightly raise the premium, ensuring that you can continue to enjoy the same high-quality coverage you are accustomed to.

### **When does the fall 2024 coverage start?**

The fall 2024 coverage starts on Sept. 1.

### **I am currently enrolled in the health insurance and would like to continue to be enrolled. Do I need to re-enroll?**

All students must complete the student health insurance waiver, or you will be automatically enrolled in fall 2024. You will automatically have your coverage rolled into spring and summer. If you are automatically enrolled this fall 2024, the next opportunity to submit a waiver will be during the spring 2025 open enrollment and waiver period.

### **How can I add dependents?**

Visit:

- College of Nursing: <https://rushcon.myahpcare.com/>
- College of Health Sciences: <https://rushcohs.myahpcare.com/>
- Division of Translational Science: <https://rushdts.myahpcare.com/>

- Click on “Enroll/Cost” tab

Under your respective college drop down, click on the “Click Here to Enroll” button to enroll your dependent(s) in the Student Health Insurance. Premium for your dependents will be billed on your student account.

**I am a new student and would like to have coverage starting 08/01/2024 instead of 09/01/2024. Would this be possible?**

Yes, there is an early arrival option.

Visit:

- College of Nursing: <https://rushcon.myahpcare.com/>
- College of Health Sciences: <https://rushcohs.myahpcare.com/>
- Division of Translational Science: <https://rushdts.myahpcare.com/>

- Click on “Enroll/Cost” tab
- Then click on the Early Arrival
- Click the button below to enroll yourself and your dependents in the Student Health Insurance. Premium will be paid directly to AHP for you and Dependents. Coverage is from 8/1/24 - 8/31/24.

**If I submitted a waiver for fall 2023 and do not want the student health insurance plan for fall 2024, do I need to submit another waiver before the deadline, or does the fall waiver from the previous year carries over to the following terms until I graduate?**

If you submitted a waiver during the fall 2023 term, the next time you will need to submit a waiver is during the fall 2024. You are required to submit a waiver every fall. If you are starting a new program this fall, you will also need to submit a waiver because this will be your first term of enrollment in the new program. Please submit your waiver during the fall 2024 open enrollment and waiver period, or you will be auto-enrolled in our plan and charged the premium.

**I am graduating at the end of the summer 2024 term and will not be enrolled at RUSH next semester; why am I receiving this email?**

We send emails to all currently active students. If you are not enrolled next term due to graduation, no action is required from you. And if you are currently enrolled in the student health insurance plan, you will be discontinued from coverage and will not be charged during the fall term. The summer coverage period ends Aug. 31, 2024.

### **I am graduating this summer 2024 and am currently enrolled in the student health insurance plan. Is there an extension option?**

Eligible students can enroll in three or six months of Continuation Coverage as long they were insured for at least six (6) continuous months before coverage terminated under the Prior and/or Current Plan. The premium must be received prior to the existing coverage under the Rush University Student Health Insurance Plan terminates. In no event will the Covered Person be eligible for Continuation of Coverage if premium is received after the termination date of the Policy. There is no renewable option, and no refunds are available after you have selected the coverage. Premium will be paid directly to AHP.

Visit:

- College of Nursing: <https://rushcon.myahpcare.com/>
  - College of Health Sciences: <https://rushcohs.myahpcare.com/>
  - Division of Translational Science: <https://rushdts.myahpcare.com/>
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- Click on the “Enroll/Cost” tab.
  - Click on Continuation Insurance.

### **I am a new student in the fall 2024 term. Do I need to submit a waiver or enroll?**

Yes. There is an annual open enrollment and waiver period EVERY fall and all students will be automatically charged for the student health insurance plan during this fall 2024 term and every fall thereafter. The fee will remain until you submit a waiver and it verified and approved. If you are already covered under another health insurance plan, you must submit a waiver by Sept. 30, or the charge will remain on your account.

**I am a new student beginning fall 2024 and am also a Rush employee. I already have insurance through Rush or through my spouse. Do I still need to submit a waiver?**

Yes, all students, including Rush University Medical Center employees, are required to submit a waiver during the first term of enrollment and every fall thereafter. The University does not use the same system as the Rush Human Resource and Benefits department; therefore, we are not aware of your employment status or insurance standing at the medical center. You will be automatically charged for the student health insurance plan, and you **MUST** submit a waiver for the charge to be removed from your account.

**I will be only taking online courses during Fall 2024. Do I need to submit a waiver?**

Yes, please submit a waiver by Sept. 30.

**I am returning from a leave of absence this fall 2024 term and did not have health insurance charges prior to my leave of absence and wish to remain opted-out. Do I need to submit a waiver?**

Yes, please submit a waiver by Sept. 30.

**Where can I see the plan details?**

Visit:

- College of Nursing: <https://rushcon.myahpcare.com/>
  - College of Health Sciences: <https://rushcohs.myahpcare.com/>
  - Division of Translational Science: <https://rushdts.myahpcare.com/>
- Click on “Benefits”.

**Is vision and dental included in the plan?**

Optional Dental:

Rush University student health insurance does not include dental. Dental coverage will be sold on a voluntary basis and can be purchased independently of medical coverage. Students who purchase dental may purchase dependent dental coverage. Dependent dental coverage cannot be bought without corresponding student dental coverage.

- Purchase online via AHP enrollment Link- This optional plan is through BCBSIL BlueCare Dental
- Pay AHP directly
- You can purchase dental during the student health insurance open enrollment period only

#### Optional Vision:

Rush University student health insurance does not include vision. There is an optional vision coverage that you can purchase online via AHP website with VSP enrollment link.

Students may view and enroll in these plans by visiting:

Visit:

- College of Nursing: <https://rushcon.myahpcare.com/>
- College of Health Sciences: <https://rushcohs.myahpcare.com/>
- Division of Translational Science: <https://rushdts.myahpcare.com/>

Click on “Enhanced Products” tab

If you choose to enroll in either of these add-on plans, you will be responsible for paying the premiums directly to AHP or VSP; RUSH will not bill your student account.

#### **How is the student health insurance billed?**

All tuition and fees are billed to your student account. You will see the additional AHP insurance charge under the Fees Section of your online statement.

## **How can I view my student account?**

Your student account can be viewed online:

1) Click the link below to enter the Rush University Student Finance self-service:

<https://ruconnectedss.rush.elluciancloud.com/Student>

2) Click on the Financial Information box

Once you login, please click on "Student Finance"

## **When does the fall billing begin?**

Fall billing will begin approximately Aug. 5.

## **I submitted a waiver, and it was approved, why do I still see the insurance charge on my account?**

If you see the insurance fee in your bill and your fall 2024 waiver is verified and approved, the insurance charge might still be part of your bill, but it will be removed within ten business days from the date you receive the approval email from Academic HealthPlans (AHP), and after we start billing for the fall 2024 term.

## **When is my tuition and insurance payment due?**

Tuition and fees (including the student health insurance fee) are always due on the first Friday of the academic term. The fall term payment due date will be Sept. 6.

For payment due dates and options, please visit:

<https://www.rushu.rush.edu/student-life/student-affairs/student-business-office/payment-due-dates-options>

If you have any additional questions that were not answered in the FAQ's, please contact the Student Business Office at [sbo@rush.edu](mailto:sbo@rush.edu)

For enrollment and eligibility questions, please contact AHP at (855) 343-8388 or



visit <https://help.ahpcare.com/>.

If you are currently enrolled in the student health insurance plan and have benefit and claim questions, please contact BCBSIL at (855) 267-0214.