

## Rush Medical College 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 Monday, 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 Thursday, Aug. 1.

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

To waive the student health insurance, click on <https://rushmed.myahpcare.com/>

Instructions:

- Click on the Waive tab
- Click on "To waive or Enroll Student Coverage: Click Here"
- 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?**

Alternate insurance policies must have an effective date no later than: Thursday, Aug. 1.

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

Students in Rush Medical College are automatically enrolled in the Student Health Insurance Plan. The Premium will be charged to your tuition bill. If meet the waiver criteria, you can show proof of comparable coverage and attach a copy of your health insurance ID card online at [rush.myahpcare.com](https://rushmed.myahpcare.com).

To enroll in the student health insurance plan, click on <https://rushmed.myahpcare.com/>

Instructions:

- Click on the Enroll/Cost tab
- Under the Medical College drop down, click on the “Click Here to Enroll Yourself” 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 the 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 Thursday, Aug. 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 but will need to waive or be automatically enrolled again in fall 2025.

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

Visit: <https://rushmed.myahpcare.com>

- Click on “Enroll/Cost” tab

Under the Medical 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 returning from a leave of absence this fall 2024 term. Do I need to submit a waiver or enroll?**

The premium will be charged to your tuition bill. If meet the waiver criteria, you can show proof of comparable coverage and attach a copy of your health insurance ID card online at [rush.med.myahpcare.com](https://rush.med.myahpcare.com). Please submit a waiver by Monday, Sept. 30.

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

Please visit: <https://rush.med.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:

- [Rush Medical College | Enhanced Products \(myahpcare.com\)](https://rush.med.myahpcare.com)

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 Monday, 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 Rush Medical College Fall term

payment due date will be Friday, Aug. 30.

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.