RUSH UNIVERSITY

Student Business Office

Student Health Insurance Plan 2026-2027

Frequently Asked Questions

Who Needs to Submit a Waiver or Enroll This Spring 2027?

- All new students, as well as students returning in Spring 2027 from a Leave of Absence, are required to either submit a waiver or enroll in the student health insurance plan during the open enrollment and waiver period. A health insurance charge will be applied to your Spring 2027 bill and will remain until a waiver is submitted and approved. Please note that alternate insurance policies must have an effective date no later than January 1, 2027.
- If you were not registered for classes in Fall 2026 and did not take action during the Fall open enrollment and waiver period, you must complete the enrollment or waiver process for the Spring 2027 term. A health insurance charge will be added to your student account and will remain until a waiver is submitted and approved.
- Currently enrolled students who wish to add a dependent effective January 1, 2027, must do so during the open enrollment and waiver period.

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/**

- 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?

All alternate insurance policies must have an effective date no later than Jan. 1, 2027.

How Do I Enroll In The Student Health Insurance Plan?

Visit:

- 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 your 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?

2026-2027 approximate annual rates for Rush University student health insurance:

• Single - $6,989

• Each dependent - $6,989 additional

Premium Costs and Coverage Periods

College of Health Sciences, College of Nursing and Division of Translational Science

	Early Arrival	Fall	Spring	Summer
Medical	08/01/2026 - 08/31/2026	09/01/2026 - 12/31/2026	01/01/2027 - 04/30/2027	05/01/2027 - 08/31/2027
Student	$583	$2,336	$2,298	$2,355
Spouse	$583	$2,336	$2,298	$2,355
Each Child*	$583	$2,336	$2,298	$2,355

I Am Currently Enrolled In The Health Insurance And Would Like To Continue To Be Enrolled. Do I Need to Re-Enroll?

No, you do not need to re-enroll.

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 the 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.

If I Submitted A Waiver For Fall 2026 And Do Not Want The Student Health Insurance Plan For Spring 2027, 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 fall 2026 term and it was approved, the next time you will need to submit a waiver is fall 2027. You are required to submit a waiver every fall.

However, if you are a new student or if you are starting a new program this spring, or if you are a student who was not registered for classes during the previous terms and did not take action during the fall insurance open enrollment and waiver period, you must submit a waiver or enroll during the spring term.

I Am Graduating At The End Of The Fall 2026 Term And Will Not Be Enrolled At RUSH Next Term; Why Am I Receiving This Email?

We send emails to all currently active students. If you are not enrolled in classes 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 next term. The fall coverage period ends Dec. 31.

I Am Graduating This Fall 2026 And Am Currently Enrolled In The Student Health Insurance Plan. Is There An Extension Option?

Unfortunately, extensions are not available. The fall coverage period will end on Dec. 31.

I Am A New Student In The Spring 2027 Term. Do I Need To Submit A Waiver Or Enroll?

Yes, you do.

I Am a <u>New</u> Student Beginning Spring 2027 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 their first term of enrollment and each fall thereafter.

Please note that the University's insurance system is separate from the RUSH Human Resources and Benefits Department, so we do not have access to your employment or insurance information at the Medical Center.

You will be **automatically charged** for the student health insurance plan, and you **must submit a waiver** if Spring 2027 is your first term of enrollment in order to have the charge removed from your account.

I Will Be Only Taking Online Courses During Spring 2027. Do I Need To Submit A Waiver?

If you are a new student or if you are starting a new program this spring, or if you are a student who was not registered for classes during the previous terms and did not take action during the fall insurance open enrollment and waiver period, you must submit a waiver or enroll during the Spring term- regardless of if you are taking only online courses, you will need to take action.

I Am Returning From A Leave Of Absence This Spring 2027 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 Jan. 16, 2027.

Where Can I See The Plan Details?

Please 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 Dental and Vision Included In The Plan?

Optional Dental:

The 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:

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

Students may view and enroll in these plans by visiting:

- 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 on your student account.

How Can I View My Student Account?

Your student account can be viewed here:

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

https://ruconnectedss.learning.rush.edu/Student/Finance

2) Click on the Financial Information box

Once you login, please click on "Student Finance"

When Does The Spring 2027 Billing Begin?

Spring billing will begin approximately Dec. 14, 2026.

I Submitted A Waiver, And It Was Approved, Why Do I Still See The Insurance Charge On My Account?

If you have the insurance fee in your bill and your spring 2027 waiver is verified and approved, the insurance charge might still be part of your bill but will be removed within ten business days from the date you receive the approval email from Academic HealthPlans (AHP).

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 spring term payment due date will be Jan. 08, 2027.

For future terms payment due dates, 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

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.