

2011-2012 Graduate & Professional Students Cornell SHIP Enrollment & Appeal Info

Insure
Your Health

University Policy

Cornell University requires all students to have quality health insurance. The Board of Trustees made this decision in 1974, and for three decades this policy has proven to serve students well. It gives you, and your family, the peace of mind that comes from knowing you are well insured.

Every graduate and professional student is automatically enrolled in the Student Health Insurance Plan (SHIP). The charge for the premium will appear on your bursar bill. Coverage begins August 17, 2011 (January 16 for spring entrants). Visit the student insurance website to learn about SHIP benefits, optional dependent coverage, and dental and vision programs.

Fully-funded graduate students

The SHIP is provided to you as a benefit. The Graduate School pays the premium for all students who receive full tuition and a full stipend from or through Cornell. You will see a credit on your Bursar bill at the beginning of the semester.

Self-pay graduate students

Your enrollment in the SHIP is automatic, and you will be responsible for paying the premium (\$1898). If you believe you have other health insurance that meets Cornell's requirements, you may file an appeal with the Cornell University Office of Student Health Insurance.

Vet, Law, and Johnson students

Your enrollment in the SHIP is automatic, and you will be responsible for paying the premium (\$1898). If you believe you have other health insurance that meets Cornell's requirements, you may file an appeal with the Cornell University Office of Student Health Insurance.

Students in absentia

You are eligible to enroll in the SHIP (premium: \$1898), but enrollment is not automatic. Contact the Office of Student Health Insurance to enroll.

Students on a leave of absence

If you are on a Cornell-approved leave of absence and were enrolled in the SHIP for the 2010-2011 academic year, you are eligible to enroll in the SHIP (premium: \$1898). Contact the Office of Student Health Insurance to enroll.

SHIP members away from Ithaca

The student insurance website has information to help you make the most of your insurance, whether you're at the Geneva NYSAES or anywhere else in the country or in the world. Search "away from Ithaca."

Considering filing an appeal?

The student insurance website has many resources to help students who are considering appealing Cornell's SHIP requirement. Carefully review the benefits of any plan you are considering to make sure it protects your health and education, and facilitates access to timely, affordable, and confidential care. Take time to read the fact sheets "Choosing Health Insurance" and "Compare Your Coverage."

If you have coverage through another health insurance plan that is comparable to the SHIP, you may file a written appeal. If your appeal demonstrates that your plan meets all six of Cornell's criteria, you will not be required to enroll in the SHIP or pay the premium. Please visit student insurance website and follow instructions for filing an appeal application.

Appeal applications deadlines

- *Fall entrants:* September 30
- *Spring entrants:* February 28 (those who enroll in spring semester and were not enrolled in the fall semester)
- *Late registrants:* 30 days after initial billing

Criteria for approval of comparable health insurance

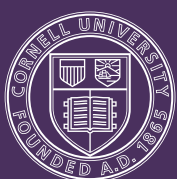
In order to appeal participation in the SHIP, your health insurance plan must:

1. Be provided by a company licensed to do business in the United States, with a U.S. claims payment office and a U.S. phone number.
2. Provide coverage in the Ithaca area for outpatient and inpatient medical care. (A policy that provides coverage in the Ithaca area on an "emergency care only" basis does not meet this requirement.)
3. Provide coverage in the Ithaca area for outpatient and inpatient mental health care.
4. Have a maximum benefit of at least \$500,000 per year.
5. Remain in force as long as you are a registered student at Cornell.
6. Cover pre-existing conditions.

If you do not know whether your coverage meets these conditions, contact your health insurance plan administrator to get current, accurate information about your plan before applying for a waiver.

Unexpected loss of insurance

If you lose your health insurance during the academic year or prior to the last day of classes for Spring Semester, you must acquire a new policy that meets Cornell's requirements. You may be eligible to enroll in Cornell's SHIP within 30 days of the loss of your coverage. Contact the Cornell University Office of Student Health Insurance.



Cornell University
Office of Student Health Insurance

For more information
visit www.studentinsurance.cornell.edu
phone 607.255.6363