

2011-2012 SHIP Overview

The Student Health Insurance Plan (SHIP) has been developed especially for Cornell students (and their dependents) to provide access to consistent, efficient care that complements the health services offered on campus. The details of the plan are reviewed and recommended each year by Cornell's Student Insurance Advisory Committee (a group of student representatives, university administrator, and health services staff) to ensure that the coverage is well suited to the needs of Cornell students and respectful of their budgets.

The plan meets or exceeds all of the standards for student health insurance developed by the American College Health Association. The SHIP is underwritten by Aetna Life Insurance Company. For information about what the SHIP covers at Cornell, in the Ithaca area and beyond, how to make the most of your benefits, and other aspects of this plan, visit www.studentinsurance.cornell.edu. To learn more about Aetna Student Health or to review the SHIP Master Policy, go to www.aetnastudenthealth.com or call 800.859.8475.

Cornell's SHIP is a policy that:

- Provides extensive coverage at a reasonable cost for most on- or off-campus medical care from August 17, 2011, through August 16, 2012.
- Provides coverage 24 hours a day, 365 days a year, anywhere in the world.
- For students in Ithaca, provides coordination of services by Gannett Health Services staff and a preferred provider network that includes the local hospital.
- Covers inpatient and outpatient mental health care in the Ithaca area.
- Covers pre-existing medical conditions.
- Guards against catastrophic expenses.
- Meets or exceeds all F-1 and J-1 visa requirements.
- Continues coverage for students taking a leave of absence.
- Includes access to worldwide travel assistance and emergency air transportation services.
- Offers optional dental and vision plans for members.
- Provides convenient assistance with enrollment and claims submission through the Cornell University Office of Student Health Insurance.

Premium rates

Student: \$1,898

Spouse/Same-Sex Partner: \$4,036

Child(ren): \$2,568

* For dental and vision program premiums, see the fact sheet entitled "Optional Enrollment."

The rates above include both premium for the student health plan underwritten by Aetna Life Insurance Company, as well as Cornell University's administrative fee.

Eligibility

All full-time students are eligible. In absentia students must contact the Office of Student Health Insurance in order to enroll. Students on SHIP may enroll their eligible dependents (spouse, same sex partner, children).

The Cornell University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (Aetna) and administered by Chickerling Claims Administrators, Inc. Aetna Student HealthSM is the brand name for products and services provided by these companies and their applicable affiliated companies.

Reimbursement option

Students who graduate mid-year, who withdraw, or otherwise leave the university prior to the start of spring semester may be eligible for reimbursement of a portion of the premium. Requests must be submitted to the Student Insurance Office before the start of the spring semester.

Restrictions

After the deadline, the premium is nonrefundable (except for dependents who no longer meet eligibility requirements and students who withdraw from Cornell within the first 30 days of the academic year). This restriction applies to all students, including those who have been automatically enrolled.

Identification cards

Each person insured under the SHIP will be issued an identification card. It will be mailed to the student's local address on file with the Office of the University Registrar. If you need services before you receive your insurance identification card, you can print a temporary ID card at www.studentinsurance.cornell.edu.

Worldwide travel assistance *

As a SHIP member, you have access to worldwide travel assistance through On Call International. Day or night, every day of the year, whenever you are more than 100 miles from your permanent address, On Call will help you locate qualified medical services, an interpreter or lawyer; make emergency travel arrangements; replace lost travel documents and credit cards; track lost luggage; and much more.

Emergency air transportation*

The SHIP also offers unlimited medical evacuation and repatriation benefits. For most serious accidents or illnesses, these benefits pay toward your air evacuation to the nearest medical facility that can provide the care you need or to your home country for continued treatment and recovery. All services must be coordinated and provided through On Call International. You will receive an On Call identification card with your SHIP ID card. Medical evacuation and repatriation coverage are described in the SHIP Member's Guide.

* These services, programs, or benefits are offered by vendors who are independent contractors and not employees or agents of Chickerling Claims Administrators, Inc., Aetna Life Insurance, or their affiliates.

