

## 2011-2012 Cornell Requirements and

# Undergraduate SHIP Enrollment & Waiver Process

### 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.

### Annual Enrollment & Waiver Process

Cornell uses a "hard waiver" system, common on most campuses that have a health insurance requirement, to assure understanding and compliance with this policy. Every student is enrolled automatically in Cornell's Student Health Insurance Plan (SHIP) unless s/he is approved to waive that enrollment. A charge of \$1,898 will appear on every student's August bursar bill (January bill for spring entrants).

Only those students who can demonstrate that they have insurance meeting *all six* of Cornell's criteria will be approved to waive the SHIP requirement.

Students registered in absentia are eligible for SHIP enrollment but must contact the Office of Student Health Insurance to enroll.

#### To "opt in" and stay enrolled in SHIP

- You don't have to do a thing. You will be enrolled automatically and your coverage will begin on August 17, 2011 (January 16, 2012 for spring entrants). An insurance card and information about the SHIP will be sent to your local campus address early in the semester.
- To expedite the process of getting your insurance card and information about how to use your insurance, complete the enrollment application online.

#### To "opt out" and waive SHIP coverage

- Make sure your health insurance coverage meets all six of Cornell's criteria for waiving participation in the SHIP and any additional needs you might have as a student.
- Apply for a waiver online. If your application is received by the deadline and is approved, a full credit will be issued on your next bursar bill. If your waiver application is not approved, you will be responsible for paying the charge on your bursar bill.
- Waiver deadline for fall entrants: August 31, 2011
- Waiver deadline for spring entrants only: February 28, 2012

NOTE: After the deadline, the SHIP may not be cancelled, except as provided by policy guidelines.

### Criteria for Waiver Approval

In order to waive 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 Student Health Insurance Plan within 30 days of the loss of your coverage. Contact the Cornell University Office of Student Health Insurance.

### Financial Assistance for SHIP

Cornell's financial aid packages do not include the cost of the SHIP. If you receive financial aid, you may request an adjustment to your aid package (in extra loan or work eligibility) to cover this necessary educational cost. If you do not receive financial aid, you may be eligible for a loan to help cover the cost of SHIP. Please contact the Office of Financial Aid and Student Employment

Phone: 607.255.5145  
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