

IMPORTANT INFORMATION ABOUT PENN STUDENT INSURANCE REQUIREMENTS FOR 2009-2010

The University of Pennsylvania requires all full-time, dissertation and exchange students (enrolled for one or more semesters) to carry adequate health insurance. Students are required to either actively enroll in the Penn Student Insurance Plan (PSIP) or if you have alternative insurance, to request a waiver. Both of these actions must be done online every year. Students subject to this requirement who fail to waive or enroll online will be default enrolled (please see the section "ENROLLMENT IN PSIP" for important details about this process). The PSIP annual premium for a single student for 2009-2010 is \$2,642. This will be billed to your student account in two equal installments. The coverage period is from August 15, 2009 until August 14, 2010..

INSURANCE ENROLLMENT AND WAIVER TIMELINE

July 1 - The online waiver/enrollment system opens for academic year 09-10.

August 31 @ 11:59 am - The online waiver/enrollment system closes. No waivers will be accepted after this date. Any student who misses this deadline must have their insurance carrier complete a form verifying their coverage meets the University's benefit criteria.

September 8 - Students subject to the insurance requirement who have not made an online selection will be enrolled and charged the first half of the premium. Please see the section "ENROLLMENT IN PSIP" for important details about this process.

September 30 - Students may not cancel PSIP after this date for any reason.

December 1 – Second premium charge.

HOW TO ENROLL OR WAIVE PSIP ONLINE

Your selection, whether enrollment in PSIP or waiver of coverage, must be submitted online, using the Penn Portal (<http://www.upenn.edu/pennportal>). You must have your PennKey to access the system. Once in the Penn Portal, go to the heading "Health and Welfare" Click on the second link "Appointments (215-746-3535), immunizations, health insurance, clinical fee and more...". Then click the first link "Student Health Insurance (Enrollment and Waiver)" You will receive a confirmation number once you have completed and submitted your selection; you should keep a copy of the confirmation as proof of your selection.

REQUEST A WAIVER

- Students who wish to waive PSIP are required to submit a request online via the open enrollment/waiver selection system.
- Students are required to request a waiver using the online system between July 1, 2009 and August 31, 2009.
- Paper documents such as policy brochures, photocopied insurance cards, etc, or other information mailed, emailed or faxed to SHS unless expressly requested by SHS will NOT be processed.
- University employees who are enrolled as full-time or dissertation status students are subject to the insurance requirement and must waive PSIP online.

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REQUEST A WAIVER (Continued from other side)

For 2009-2010, alternative coverage must meet the following minimum standards:

- Alternate plans must 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
- Alternate plans cannot exclude coverage for pre-existing conditions (or has been in effect long enough that any waiting period has passed)
- Alternate plans must provide coverage for both in-patient and out-patient medical care in the *Philadelphia area*, including specialist office visits and diagnostic testing. Emergency or Urgent only care is not sufficient.
- Alternate plans must provide coverage for both in-patient and out-patient mental health care in the *Philadelphia area*. Emergency or Urgent only care is not sufficient
- Alternate plans must offer a lifetime maximum benefit of at least \$500,000 in coverage

INSURANCE AUDIT PROGRAM

Every year, the University conducts an audit of waivers submitted. Students whose insurance coverage is found to not meet the 5 standards listed above will be enrolled in PSIP. Please check with your plan carrier to ensure your policy meets these requirements. If your insurance does not meet these requirements and you don't wish enrollment in PSIP you can:

- Contact your insurance carrier and see if they are able to increase your level of benefits to meet the requirement.
- Find a new insurance carrier or a supplemental plan that meets the University's insurance requirements.

ENROLLMENT IN PSIP

IMPORTANT NOTE: STUDENTS WHO WISH PSIP COVERAGE ARE REQUIRED TO ACTIVELY ENROLL ONLINE. Default enrollment is designed as a final measure to enforce the insurance requirement. Students who wish to enroll in PSIP should not use this mechanism as it may cause a disruption in coverage due to the increased processing time. Also changes in registration status can affect your eligibility and can result in a denial of coverage.

- The annual 2009-2010 premium for PSIP is \$2,642
- Students may enroll in PSIP using the online system between July 1, 2009 and August 31, 2009.
- Students may enroll their dependents.
- Premiums are billed to your student account in 2 equal installments. In most cases the first charge should be within 1-2 weeks of your online enrollment. The second charge will be applied to your December 2009 student bill.
- Part-time students may voluntarily enroll in PSIP. Part-time students who change to full-time or dissertation status are subject to the insurance requirement and will be default enrolled in the plan.
- English Language Program students are not eligible to enroll in PSIP.

Graduate students starting University programs in July 2009 or August 2009 may enroll in the 2009 summer plan at a prorated premium. Please contact Deborah Olson at OlsonD3@aetna.com for more information or to obtain an application. *Note: If you are in a program that is paying for your insurance, please check with your school to make certain they will cover the entire amount.*

For Frequently Asked Questions and other information regarding the insurance requirements, dependent, and dental coverage, and more, please go to the SHS insurance website at <http://www.vpul.upenn.edu/shs/insurance.php>. Please feel free to contact a Student Health Insurance Office representative at 215-746-3535, option #3 or by email at shsinsur@pobox.upenn.edu if you need assistance in submitting your selection, or if you have any questions or concerns.