

Dear Graduate Students:

Vanderbilt University requires all eligible students to be covered by a health insurance plan that is comparable to or exceeds the Vanderbilt Student Injury and Sickness Insurance Plan, which is fully compliant with the Affordable Care Act (ACA) and all state and federal regulations.

All graduate and professional students registered in degree programs of four or more credits, or who are actively enrolled in research courses and are designated by Vanderbilt University as maintaining full-time enrollment, are eligible for the student insurance. Students who meet the eligibility requirements are automatically enrolled in and billed for the Student Injury and Sickness Insurance Plan. The annual premium is \$3,253. Graduate and professional students are enrolled for annual coverage, but the annual premium is billed equally over the fall and spring semesters (\$1,626.50 each semester).

Insured students must actively attend classes for at least the first 31 days after the date for which coverage is purchased to remain enrolled. Information regarding the student health insurance offered by Gallagher Student Health and Risk may be found at <http://www.gallagherstudent.com/vanderbilt> or <https://medschool.vanderbilt.edu/student-health/student-health-insurance>.

***All students who wish to waive coverage are required to complete an online waiver form at the beginning of each academic year.***

If a student has other insurance that meets the waiver criteria, and does not wish to participate in the Student Injury and Sickness Insurance Plan offered through the University, they must complete an [online waiver form](#) documenting their other insurance information. The online waiver form must be completed no later than **August 1, 2017 (September 7, 2017** for international students) or the student will remain enrolled in the plan offered by the University and will be responsible for paying the insurance premium. Each submitted waiver will be audited to ensure the student is actively enrolled in the plan stated on the waiver form and that the student has access to providers and services within the Nashville area.

The Vanderbilt Student Injury and Sickness annual plan administered by Gallagher Student Health and Special Risk will provide coverage from August 12, 2017 through August 11, 2018. The plan is Affordable Care Act compliant with a metallic (top) rating of platinum.

An on-campus student health insurance representative, Kristina Miller, is available to help with questions. She is located at the Student Health Center, Zerfoss Building, 4<sup>th</sup> floor. Her direct contact is [kristina.miller@vanderbilt.edu](mailto:kristina.miller@vanderbilt.edu) or 615-343-4688. Information regarding student health insurance may also be found at [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt) or <https://medschool.vanderbilt.edu/student-health/student-health-insurance>.

**2017-18 Rate for Graduate/Professional and International Students and their dependents:**

2017-2018 Graduate/International/ Professional Plan	Annual Rate
Student Only	\$3,253
Spouse	\$3,233
One Child	\$3,233
Two or More Children	\$6,466
Spouse & Two or More Children	\$9,699

**Coverage through the Student Injury and Sickness Insurance Plan**

If you are a returning student, there are no plan design changes for the 2017-2018 academic year.

*Please refer to the plan brochure available at [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt) by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.*

**The Student Health Insurance Plan:**

- Coordinates services with the Student Health Center.
- Is fully compliant with the Affordable Care Act and all other federal and state mandates.
- Offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care, and prescription drugs.
- Includes Preventive Care Services that are available at no cost sharing when received from an In-Network Provider.
- After the \$150 per person per policy year deductible, Preferred Providers (VUMC) are generally covered at 90%; and In-Network (UHC Options PPO) providers are generally covered at 85%.
- After the \$500 Out-of-Network per person per policy year deductible, providers are generally covered at 65%.
- After a separate \$100 pharmacy per policy year deductible, you will pay a \$15 copayment for a generic drug, a \$40 copayment for a brand name drug, and a \$60 copayment for a brand name drug with a generic equivalent at participating retail pharmacies.

**Waiver Process**

If you are currently enrolled in a health insurance plan that meets or exceeds the Student Injury and Sickness Insurance Plan offered through Vanderbilt University and do not wish to enroll in the student plan, you must complete an online waiver form (<http://www.gallagherstudent.com/vanderbilt>) documenting your other

insurance information.

Each submitted waiver will be audited to ensure you are actively enrolled in the plan stated on the waiver form and that you have access to providers and services within the Nashville area. The online waiver form must be completed no later than **August 1, 2017**. International students must waive by **September 7, 2017**. All students who wish to waive coverage are required to complete an online waiver form at the beginning of each academic year. In order to be able to waive coverage, your current insurance plan must:

1. Be fully compliant with the provisions of the Affordable Care Act and all state and federal mandates;
2. Be underwritten by an insurance and claims company based in the United States (no international insurance companies, travel insurance or short term medical plans);
3. Provide access to local doctors, specialists, hospitals and other health care providers in the Vanderbilt University area;
4. Cover accident and sickness at a minimum of 80% with no lifetime maximum (i.e. unlimited benefit) per accident or sickness;
5. Cover inpatient and outpatient hospital expenses, outpatient surgical expenses, inpatient and outpatient mental health, prescription drugs, laboratory tests and x-rays, physical therapy, maternity, and home health care;
6. Provide coverage for medical evacuation and repatriation of remains (international student requirement only);
7. Must provide coverage for the period of August 12, 2017 to August 11, 2018.

### **For Students Responsible for their own Premium Payment**

Students who meet the eligibility requirements are automatically enrolled in and their student account is billed for the Student Injury and Sickness Insurance Plan. The premium is \$3,253 and is billed over the fall and spring semesters (\$1,626.50 each semester).

If you have other insurance and do not wish to participate in the Student Injury and Sickness Insurance Plan offered through Vanderbilt University, you must follow the waiver process described above.

### **Enrolling Dependents**

Students who are enrolled in the Student Injury and Sickness Insurance Plan may enroll their eligible dependents with an additional cost. Eligible dependents include a student's married spouse (husband or wife) or a child (under the age of 26). Domestic partners (same sex or opposite) are not covered.

It is your responsibility to enroll your eligible dependents each year. **Dependents are not automatically enrolled.** The deadline to enroll dependents for annual coverage is **September 12, 2017**. To enroll eligible dependents, go to [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt) and click on "Dependent Enroll."

Coverage for eligible dependents must be purchased for the same time period as the student's period of

coverage and cannot exceed coverage purchased by the student. For example, a student enrolled for annual coverage has to purchase annual coverage for a dependent unless a qualifying event occurs (described below).

### **Dependent Premium Payment**

Students who need to purchase annual coverage for their dependents can either pay for the entire annual premium in one payment (via credit card, debit card, or checking account) or by the payment plan option. The payment plan option allows students to make an initial payment of three (3) months of premium from a checking account and pay the balance in equal monthly installments via automatic drafts from their checking account. Payments will be deducted via ACH (automatic checking account) on the same day each month based upon the date the initial payment was set-up.

The payment plan option is only available for students enrolling dependents for the annual coverage period. Students newly enrolled at the University for the spring semester, Maymester, or summer semester and who want to enroll dependents, are required to pay the full premium payment upon enrollment.

If a payment is returned due to insufficient funds or a stop payment, the installment option will be discontinued. In addition, there will be a returned item fee. Students will be notified of the returned draft and the amount of the unpaid premium in writing (email or mail) by Gallagher Student Health. In order to reinstate coverage, the unpaid premium plus fees must be paid in full within 10 days of notice by official check, money order, or credit card. If the total due is not paid within 10 days, coverage will be terminated.

### **Qualifying Events**

Students can also add eligible dependent(s) if the student experiences one of the following qualifying events: (a) marriage, (b) birth of a child, (c) divorce, or (d) if the dependent is entering the country for the first time. If the student experiences one of these qualifying events, the Dependent Enrollment Form, supporting documentation, and payment must be received by Gallagher Student Health & Special Risk within 31 days of the qualifying event. Forms received more than 31 days after the qualifying event will not be processed. Once a dependent is enrolled, coverage cannot be terminated unless the student loses eligibility. The premium is not pro-rated and you will be responsible for paying the full premium for the coverage period in which the date of your qualifying event occurs.

The deadlines to enroll dependents are as follows:

- September 12, 2017 for newly enrolled and returning annual students to have an effective date of August 12, 2017.
- February 1, 2018 for newly enrolled spring students to have an effective date of January 1, 2018.
- June 1, 2018 for newly enrolled Maymester students to have an effective date of May 1, 2018.
- July 1, 2018 for newly enrolled summer students to have an effective date of June 1, 2018.

### **Information for Graduate/Professional Students who Graduate in December 2017**

All enrolled students must be covered by a health insurance plan that is comparable to or exceeds the Vanderbilt Student Injury and Sickness Insurance Plan. Graduate and professional students who graduate in December are allowed to terminate their 2017-18 student health insurance coverage as of December 31, 2017. PLEASE NOTE THAT REQUESTS FOR INSURANCE TERMINATION MUST BE SUBMITTED **NO LATER THAN DECEMBER 31, 2017.**

**Eligibility:**

- The student has completed all degree requirements which Student Health will verify with the Office of the Registrar;
- The student has not incurred claims with a date of service after December 31, 2017;
- If a student terminates the insurance then dependents will also be terminated;
- If dependents are on the student's policy then the dependent(s) must not incur claims with a date of service after December 31, 2017;

**Procedure:**

- Fill out the form located at: <https://medschool.vanderbilt.edu/student-health/insurance-forms-and-brochures>;
- The form is to be returned to the on-campus student health insurance representative **by December 31, 2017.** Kristina Miller is the on-campus student health insurance representative and can assist with any questions: [kristina.miller@vanderbilt.edu](mailto:kristina.miller@vanderbilt.edu);
- Once December graduation is verified (typically by mid-January), the student will be notified and Student Accounts will remove the spring premium.

**Questions Pertaining to the Vanderbilt Student Injury and Sickness Insurance Plan**

- An on-campus student health insurance representative, Kristina Miller, is available to help with questions;
- She is located at the Student Health Center, Zerfoss Building, 4<sup>th</sup> floor. Her direct contact is [kristina.miller@vanderbilt.edu](mailto:kristina.miller@vanderbilt.edu) or 615-343-4688;
- Information regarding student health insurance may also be found at [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt) or <https://medschool.vanderbilt.edu/student-health/student-health-insurance>.