

STUDENT HEALTH INSURANCE PLAN

FREQUENTLY ASKED QUESTIONS

WHO IS REQUIRED TO HAVE HEALTH INSURANCE?

All traditional undergraduate students who are registered for 12+ credits are eligible and automatically enrolled in the USF Student Health Insurance Plan (SHIP) and the premium will be added to the student's tuition fees. Students who have another comparable health insurance plan can complete a student insurance waiver to opt out.

WHAT HEALTH INSURANCE IS OFFERED BY USF?

The University of St. Francis has contracted with Wellfleet to provide a comprehensive health insurance plan for students that provides access to the National Cigna PPO Network. The Student Health Insurance is an ACA-compliant (Affordable Care Act) plan. For more information about the ACA, visit healthcare.gov/glossary/affordable-care-act.

WHERE CAN I FIND DETAILS ABOUT THE STUDENT PLAN AND WHAT IT COVERS?

For more information, visit studentinsurance.com/Client/946.

WHEN DOES THE SCHOOL INSURANCE BEGIN?

- Annual coverage begins August 1, 2024 and ends on July 31, 2025.
- Spring coverage (new students only) begins January 1, 2025 and ends on July 31, 2025.

CAN I OPT OUT OF USF'S STUDENT HEALTH INSURANCE PLAN?

Students will be given the opportunity to submit an online waiver and provide proof of other insurance coverage.

WHAT IS COMPARABLE COVERAGE?

Comparable Coverage is another medical insurance plan from a company that is based in the United States that provides benefits without lifetime maximums or pre-existing condition limitations. Coverage should comply with the Affordable Care Act (the ACA—also called "Obamacare") and provides benefits the same or greater than the University of St. Francis SHIP.

WHY SHOULD WE CHOOSE THE USF STUDENT HEALTH INSURANCE PLAN?

When considering insurance, you want to make sure that your insurance will cover you for more than just emergency care around the University of St. Francis area. In the next column is a list of plans that typically are not considered Comparable Coverage. Students with these types of plans can find themselves without access to care and having to pay expenses out of pocket.

WHAT INSURANCE PLANS ARE NOT CONSIDERED TO BE COMPARABLE COVERAGE?

- Travel Insurance Plans.
- Non-U.S.-based insurance companies.
- Short-term insurance plans (non-ACA compliant).
- HMO plan from another state other than Illinois. HMO plans do not have participating providers in any other state than the state you reside in. HMO plans will only cover emergency care on the day of an emergency illness or an accident. Non-emergency care is not covered by an out-of-state HMO.
- Out-of-state Medicaid Plans. Medicaid Plans do not provide coverage if you are receiving treatment from a provider outside your home state.

WHERE DO I GO TO COMPLETE THE ONLINE WAIVER AND PROVIDE PROOF OF MY COMPARABLE INSURANCE PLAN?

Visit studentinsurance.com/Client/946.

IS THERE A DEADLINE FOR SUBMITTING MY ONLINE WAIVER?

Yes. All annual waiver requests must be submitted by September 2, 2024. For new students attending the Spring term, the waiver deadline is February 1, 2025.

HOW MANY DAYS DOES THE WAIVER PROCESS TAKE?

After providing all the required documents, you will receive a response (pending, approved, declined, or need additional information) via email within 1-5 business days.

IF MY WAIVER IS APPROVED, HOW MANY DAYS WILL THE INSURANCE COST TAKE TO BE REMOVED FROM MY ACCOUNT?

Please allow 7-10 business days

HOW LONG WILL MY WAIVER LAST?

If your waiver is approved at the beginning of fall term, that waiver will be applied to the full plan year. All new students enrolling for the spring term will need to submit a waiver and is valid through 7/31/2025.

Note: Each academic year, you will be required to submit a waiver to opt out of the school's insurance plan. Waivers do not carry over to the next academic year.

WHAT IF MY WAIVER REQUEST IS DENIED?

- If the waiver request period is still open, you can resubmit requested information.
- If the waiver request period is closed, you will be automatically enrolled in the University of St. Francis Wellfleet insurance plan.

CAN I EXTEND THE WELLFLEET STUDENT HEALTH INSURANCE COVERAGE AFTER I GRADUATE?

No. Wellfleet does not offer COBRA coverage to the plan. However, if you graduate in May, your spring coverage will continue until the end of the plan year 7/31/2025.

CAN I CANCEL THE WELLFLEET STUDENT HEALTH INSURANCE COVERAGE IN THE MIDDLE OF THE SEMESTER?

No, the coverage cannot be canceled after the enrolment period ends.

WHAT DO I DO IF I LOSE MY HEALTH INSURANCE AFTER I WAIVED THE UNIVERSITY OF ST. FRANCIS STUDENT HEALTH INSURANCE PLAN?

Loss of insurance is a Qualifying Life Event (QLE) that would allow you to enroll in the SHIP at the time your insurance ends. Please contact the University or Wellfleet with questions.

HOW DO I GET A COPY OF THE PLAN?

Visit Wellfleet Student on the web at studentinsurance.com/Client/946 or wellfleetstudent.com and search for your school. Once on the University of St. Francis landing page, select "Discover Your Benefits."

HOW DO I KNOW IF MY DOCTOR IS IN THE WELLFLEET/CIGNA PPO NETWORK?

Visit studentinsurance.com/Client/946 or wellfleetstudent.com and search for your school. Once on the University of St. Francis, click on "Find health professionals" and then select "Cigna PPO Electronic Provider Network Directory."



stfrancis.edu/student-life/counseling-wellness-center

