Message for Graduate/Professional Insurance:

Dear School of Nursing Students:

Vanderbilt University requires all graduate and professional students registered in degree programs of four or more credits -- or who are actively enrolled in research courses (including, but not limited to dissertation or thesis courses) and are designated by Vanderbilt University as maintaining full-time enrollment -- to be covered by a health insurance plan that is comparable to or exceeds the Vanderbilt Student Health Insurance Plan (SHIP). The Student Health Insurance Plan is administered by Gallagher Student Health and Special Risk, and provides coverage from August 12, 2018 through August 11, 2019.

Students who meet eligibility requirements are automatically enrolled in and billed for the Student Health Insurance Plan. The annual premium is $3,162. Graduate and professional students are enrolled for annual coverage, but the annual premium is billed equally over the fall and spring semesters ($1,581 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 in SHIP.

All domestic students who wish to waive coverage are required to complete an online waiver form at the beginning of each academic year by the waiver deadline - August 1, 2018. New for 2018-2019, International students are not eligible to waive; enrollment in Vanderbilt’s Student Health Insurance is mandatory.

Vanderbilt’s Student Health Insurance Plan is fully compliant with the Affordable Care Act (ACA), meets all state and federal regulations, and has a platinum (highest) metallic actuarial value. If a domestic student has other insurance that meets the waiver criteria, and does not wish to participate in SHIP, they must complete an online waiver form documenting their other insurance information. As stated above, the online waiver form must be completed no later than August 1, 2018 or the student will remain enrolled in SHIP 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. Please see the waiver process below for more detail.

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, 4th floor. Her direct contact is kristina.miller@vumc.org or 615-343-4688. Information regarding student health insurance may also be found at www.gallagherstudent.com/vanderbilt or https://medschool.vanderbilt.edu/student-health/student-health-insurance.

2018-2019 Rate for Graduate/Professional and International Students and their Dependents:

<table>
<thead>
<tr>
<th>2018-2019 Graduate/International/Professional Plan</th>
<th>Annual Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Only</td>
<td>$3,162</td>
</tr>
<tr>
<td>Spouse</td>
<td>$3,142</td>
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<tr>
<td>One Child</td>
<td>$3,142</td>
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<td>-------------------------------</td>
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</tr>
<tr>
<td>Two or More Children</td>
<td>$6,284</td>
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<tr>
<td>Spouse &amp; Two or More Children</td>
<td>$9,426</td>
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**Changes to the Student Health Insurance Plan**

If you are a returning student, please be aware of the following plan design changes for the 2018-2019 policy year:

- The Preferred (VUMC) and In-Network (UHC Options PPO) policy year deductible has increased to $250 per Insured, per policy year.
- After the separate $100 deductible, the Prescription Drug copayments have increased to $15 for generic drugs, $50 for brand name drugs, and $75 for brand name drugs which have a generic equivalent.

**Coverage through the Student Health Insurance Plan**

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 $250 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 $50 copayment for a brand name drug, and a $75 copayment for a brand name drug which has a generic equivalent at participating retail pharmacies.

A full plan description of benefits and limitations, and exclusions, Frequently Asked Questions, and links to provider look-up, pharmacy, and claims information are available at [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt) by clicking on ‘My Benefits and Plan Information’ or another applicable link.

**Waiver Process**

If domestic students are currently enrolled in a health insurance plan that meets or exceeds the SHIP 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 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, 2018**. All domestic students who wish to waive coverage are required to complete an online waiver form at the beginning of each academic year. In order 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. Must provide coverage for the period of August 12, 2018 to August 11, 2019.

**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 Health Insurance Plan. The premium is $3,162 and is billed over the fall and spring semesters ($1,581 each semester).

Domestic students who have other insurance, and do not wish to participate in the Student Health Insurance Plan offered through Vanderbilt University, must follow the waiver process described above or they will be automatically billed for SHIP.

**Enrolling Dependents**

Students who are enrolled in the Student Health 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, 2018**. To enroll eligible dependents, go to 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).

The deadlines to enroll dependents are as follows:

- September 12, 2018 for newly enrolled and returning annual students to have an effective date of August 12, 2018.
- February 1, 2019 for newly enrolled spring students to have an effective date of January 1, 2019.
- June 1, 2019 for newly enrolled Maymester students to have an effective date of May 1, 2019.
- July 1, 2019 for newly enrolled summer students to have an effective date of June 1, 2019.

**Dependent Premium Payment**

Students who 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. Your student account cannot be billed for dependent coverage.

The payment plan option allows students to make an initial payment of three (3) months of premiums 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 by email of the returned draft and the amount of the unpaid premium 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 for Students and Dependents**

Students who initially waive coverage can submit a Petition to Add coverage if they lose coverage under that plan (for example due to no longer being covered as a dependent). This is called a ‘Qualifying Event’. The premium will not be 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 applicable premium will be added to your Student Account.

Eligible dependents may also be added 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.
A link to the Petition to Add and the Dependent Petition to Add form is found at www.gallagherstudent.com/Vanderbilt under “Student Access”. The Petition to Add or Dependent Petition to Add form and supporting documentation (i.e. proof of qualifying event) 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.

Students who are adding dependents due to a qualifying event will be responsible for paying the premium for their dependent(s). Once a dependent is enrolled, coverage cannot be terminated unless the student loses eligibility. The premium is not pro-rated and students will be responsible for paying the full premium for the coverage period in which the date of your qualifying event occurs.

**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 Health Insurance Plan. Graduate and professional students who are enrolled in the SHIP and who graduate in December are allowed to terminate their 2018-2019 student health insurance coverage as of December 31, 2018. **PLEASE NOTE THAT REQUESTS FOR INSURANCE TERMINATION MUST BE SUBMITTED NO LATER THAN DECEMBER 31, 2018.**

**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, 2018;
- 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, 2018;

**Procedure:**
- Fill out the form located at: [https://medschool.vanderbilt.edu/student-health/insurance-forms-and-brochures](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, 2018**. Kristy Miller is the on-campus student health insurance representative and can assist with any questions: kristina.miller@vumc.org;
- 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, 4th floor. Her direct contact is kristina.miller@vumc.org 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](https://medschool.vanderbilt.edu/student-health/student-health-insurance)