SMU Student Health Insurance Plan Student/Relation Instructions - SL3600

## **SMU Student Health Insurance Plan**

Health insurance is required each Fall and Spring term for SMU domestic students who are enrolled in a minimum of 9 credit hours and for SMU international students who are enrolled in a minimum of 1 credit hour. However, all students and dependents of students are strongly encouraged to *Elect* coverage in the SMU Student Health Insurance Plan.

After enrolling in classes for a Fall or Spring term, students who are required to have insurance must either <u>Flect or Waive</u> the SMU Student Health Insurance Plan by the <u>deadline</u> posted in the my.SMU Announcements. Students who do not <u>Flect</u> or <u>Waive</u> by the deadline will be automatically elected and charged for the Student Health Insurance Plan provided through SMU. After the deadline, the SMU Student Health Insurance Plan can no longer be requested or waived, and no reversal of insurance charges will be approved. Any student who has waived the SMU Student Health Insurance Plan <u>prior</u> to the deadline will continue to have online access to <u>report changes</u> to their personal insurance coverage <u>after</u> the deadline. A student may <u>grant access to a parent or relation</u> to view and enter health insurance selections on the student's behalf. The chart below summarizes a student's insurance options, followed by detailed instructions.

# Domestic Students Enrolled in at least 9 Credit Hours

## Elect or Waive:

**Students** may elect or waive coverage in the SMU Student Health Insurance Plan *online* by logging into my.SMU, clicking on the Student Center hyperlink, then clicking on the Health Insurance hyperlink. (Although not required, students who are enrolled in at least 1 but less than 9 credit hours are welcome to elect coverage online.)

Relations may elect or waive coverage in the SMU Student Health Insurance Plan *online* on behalf of the student, once the student has granted them Health Insurance access, by logging into my.SMU, clicking on the Student Authorized Access hyperlink, then clicking on the Health Insurance hyperlink.

# International Students Enrolled in at least 1 Credit Hour

#### Elect:

**Students** may elect coverage in the SMU Student Health Insurance Plan *online* by logging into my.SMU, clicking on the Student Center hyperlink, then clicking on the Health Insurance hyperlink. **In order to ensure that you receive your insurance card, please update your U.S. residence address in my.SMU.** 

**Relations** may elect coverage in the SMU Student Health Insurance Plan *online* on behalf of the student, once the student has granted Health Insurance access to them, by logging into my.SMU, clicking on the Student Authorized Access hyperlink, then clicking on the Health Insurance hyperlink.

#### Waive:

**Students** may request permission to waive coverage in the SMU Student Health Insurance Plan by contacting the SMU Health Insurance Office. Students must meet strict criteria to qualify for a waiver. Online waivers are not available, but a waiver form can be printed from the SMU Health Insurance website (*qo to* 

http://www.smu.edu/StudentAffairs/HealthCenter/Insurance/Internationa | Istudent and click on the INTERNATIONAL WAIVER pdf link).

## Auto-Election (automatic election processed by the SMU Health Insurance Office after the Elect/Waive deadline):

Domestic students enrolled in a minimum of 9 credit hours who do not elect or waive coverage by the deadline, and International students enrolled in a minimum of 1 credit hour, who do not elect coverage (or receive special approval to waive) will be automatically elected in and charged for the SMU Student Health Insurance Plan for the current enrollment term.

## <u>Special Early Auto-Election</u> (automatic renewal processed by the SMU Health Insurance Office for select students):

After Spring class enrollment, students who elected coverage in the SMU Health Insurance Plan for the prior *Fall term* will automatically be renewed and charged for continued coverage for the *Spring term*. This applies to students only; dependents will have to be renewed for Spring by the student. This only applies to students who *elected* in the Fall term; it does not apply to students who waived or those who were auto-elected in the Fall by the SMU Health Insurance Office.

## **Deadline to Elect, Waive, or Make Selection Changes**

- Students who are required to have insurance must elect or waive coverage for the current term
  in the SMU Student Health Insurance Plan by the Elect/Waive deadline posted in the my.SMU
  Announcements, or they will be automatically elected by the SMU Health Insurance Office.
  There will no longer be a late appeal process after the deadline posted in the my.SMU
  Announcements.
- All students who have elected coverage for the current enrollment term in the SMU Student
  Health Insurance Plan may request a waiver and reversal of charges no later than the deadline
  posted in the my.SMU Announcements.
- Spring Terms Only: As a courtesy, students who elect insurance in a Fall term (this does not
  include students who are auto-elected for Fall by the SMU Health Insurance Office), will
  automatically be renewed and charged for continued coverage for the upcoming Spring term).
  These students may request a waiver and reversal of charges no later than the deadline posted
  in the my.SMU Announcements.
- All students who have waived coverage for the current enrollment term in the SMU Student
  Health Insurance Plan who would like to elect coverage in the plan must contact the SMU Health
  Insurance Office prior to the deadline posted in the my.SMU Announcements.
- Students who have waived coverage in the SMU Student Health Insurance Plan for the current enrollment term may update their personal insurance or pharmacy information at any time.
- No waivers will be accepted or reversal of charges made after the deadline posted in the my.SMU Announcements.

#### HOW TO ELECT/WAIVE THE SMU STUDENT HEALTH INSURANCE PLAN

#### For Students:

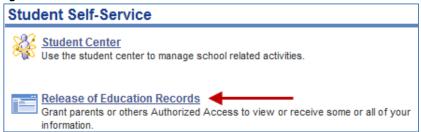
- Log into my.SMU at <a href="https://my.smu.edu">https://my.smu.edu</a>.
- Click on Student Center.
- Click on the Health Insurance hyperlink and proceed as instructed.
- NOTE: Students who have no history of prior health insurance enrollment and are not enrolled in class(es) for the current enrollment term are unable to see the Health Insurance link.



#### For Parents/Relations:

- The student must first grant access to the parent/relation in order to view/make health insurance selections. The student must click on Release of Education Records and proceed as instructed (see 1st screenshot below).
- The parent/relation must then log into my.SMU at <a href="https://my.smu.edu">https://my.smu.edu</a>.
- Click on Student Authorized Access (see 2<sup>nd</sup> screenshot below).
- Click on Go Student Center (Figure).
- Click on the Health Insurance hyperlink and proceed as instructed (Figure 4).
- For students who have no history of prior health insurance enrollment and are not enrolled in class(es) for the current enrollment term are, the Health Insurance link will be inactive.

#### Figure 1



#### Figure 2



#### Figure 3

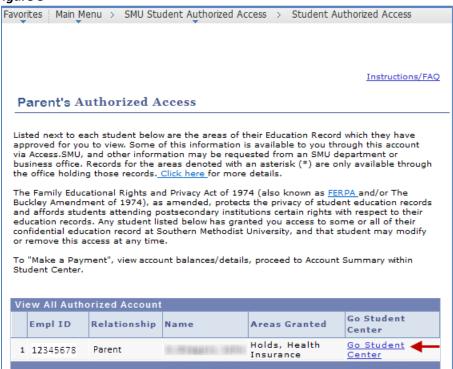
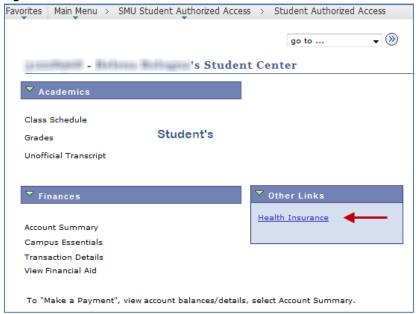


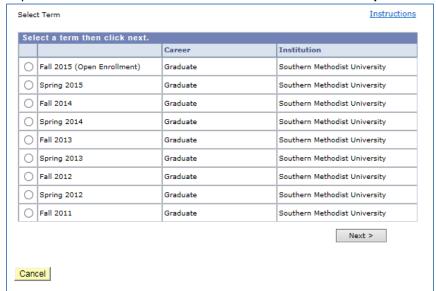
Figure 4



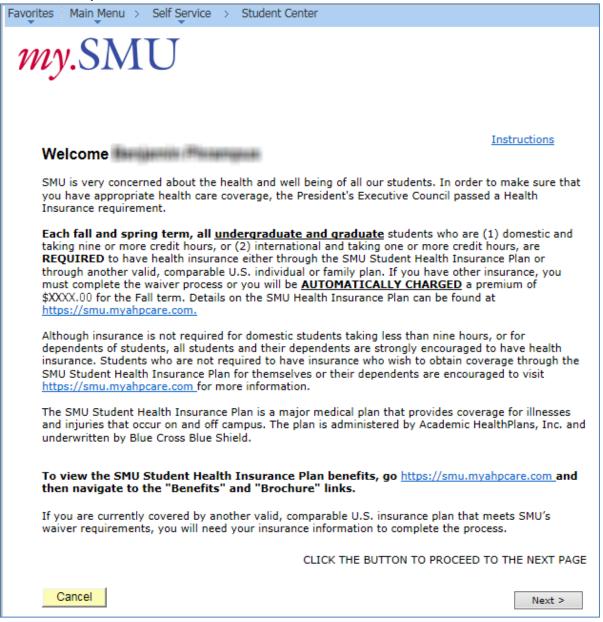
You will now be able to elect coverage, waive coverage (domestic students only), edit or update waiver information, and view previously elected or waived coverage for the current enrollment term and prior terms.

Please note that a Cancel button is provided on each of the Health Insurance pages for your convenience should you decide that you do not want to proceed at any step in the Elect or Waive process.

If this is not your first term at SMU, you will need to select a term and Click Next. If the *Elect/Waive* deadline for the current enrollment term has not passed, then the term displaying first will indicate "Open Enrollment". **Note: Screenshot shows Fall 2015 example.** 



A summary of the SMU Student Health Insurance Plan, including links to additional information, is provided on the Welcome page. Click Next to begin the Elect/Waive process. **Note: Screenshot shows Fall 2015 example.** 



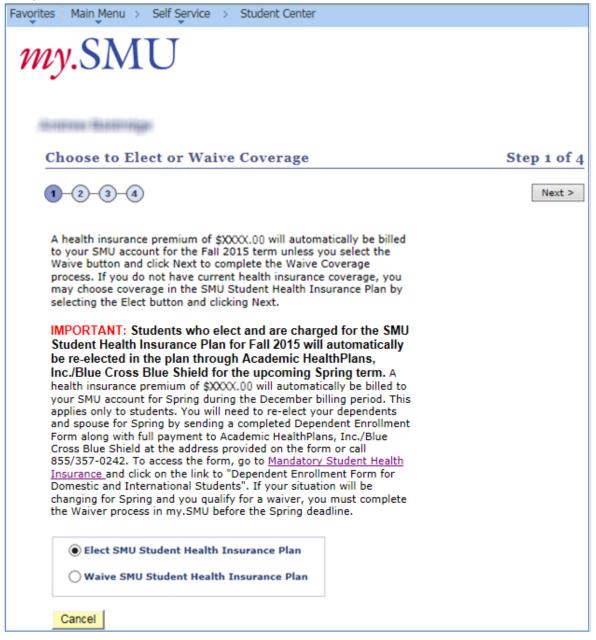
Click here for <u>Elect</u> instructions.

Click here for Waive instructions.

#### **TO ELECT COVERAGE**

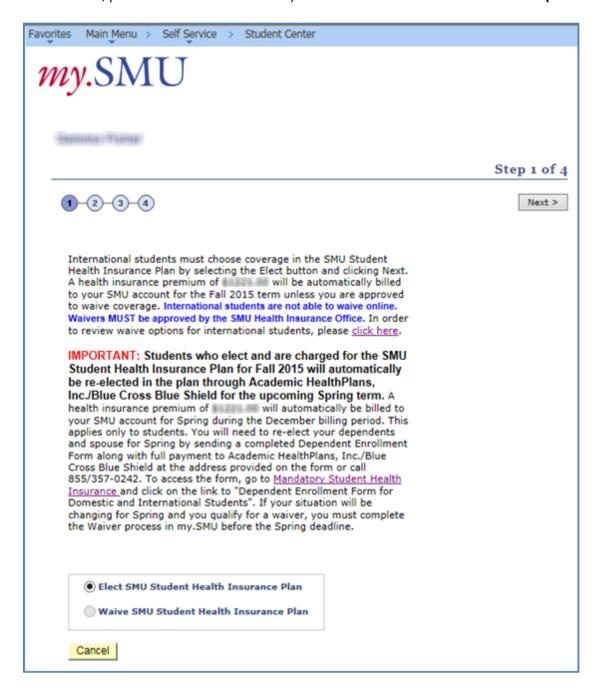
#### **Domestic Students:**

If you have not yet elected or waived coverage for the current enrollment term, the following page will appear. The IMPORTANT paragraph will only appear during a Fall term. Select the "Elect SMU Student Health Insurance Plan" button and click Next. (Note: After you click Elect but before you click Next, if you do not want to proceed with the Elect process, do not click Next because this will elect you in the SMU Health Insurance Plan. Instead, please click the Cancel button.) Note: Screenshot shows Fall 2015 example.

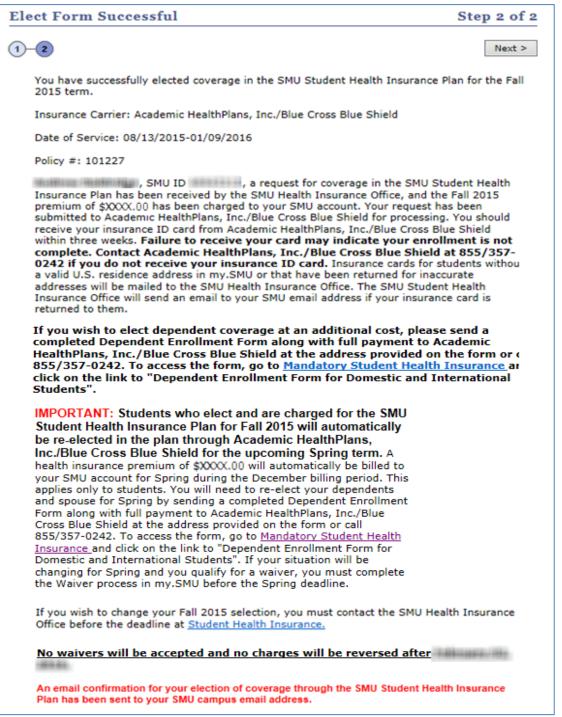


#### **International Students:**

If you have not yet elected coverage or been approved for a waiver by the SMU Student Health Insurance Office for the current enrollment term, the following page will appear. International students do not have the ability to waive online; a Waiver Request form must be submitted to the Insurance Office for consideration (see contact information on page 16). The IMPORTANT paragraph will only appear during a Fall term. To elect insurance, select the "Elect SMU Student Health Insurance Plan" button and click Next. (Note: After you click Elect but before you click Next, if you do not want to proceed with the Elect process, do not click Next because this will elect you in the SMU Health Insurance Plan. Instead, please click the Cancel button.) Note: Screenshot shows Fall 2015 example.



When you click Next above, an online confirmation of your elected coverage will display, plus an *Elect* confirmation will be sent to the student's SMU campus email address (and to the parent/relation's email if the parent/relation has been granted access by the student and is the one logged in to elect coverage). The <a href="IMPORTANT">IMPORTANT</a> paragraph will only appear during a Fall term. Clicking Next or Cancel takes you back to the Student Center page. *Please note: The insurance fee will be billed to your SMU student account.* 



#### IF YOU HAVE BEEN AUTO-ELECTED:

If you have been automatically elected in the SMU Student Health Insurance Plan, an online confirmation will be provided for your review. You will also receive an email confirmation to your SMU campus email address. There are two kinds of auto-elect confirmations online.

If you have not elected or waived coverage in the SMU Student Health Insurance Plan for the current enrollment term by the deadline, you will be automatically elected in and charged for the plan. The following online confirmation will display when you click on the Health Insurance hyperlink. **Note:** Screenshot shows Fall 2015 example.





Coverage in the SMU Student Health Insurance Plan for Fall 2015 has been automatically requested for you. This action is final. No waivers will be accepted and no charges will be reversed.

Insurance Carrier: Academic HealthPlans, Inc./Blue Cross Blue Shield

Dates of service: 08/13/2015 - 01/09/2016

Policy number: 101227

, SMU ID , a request for coverage in the SMU Student Health Insurance Plan has been submitted by the SMU Health Insurance Office to Academic HealthPlans, Inc./Blue Cross Blue Shield for processing, and the Fall 2015 premium of \$XXXX.00 has been billed to your SMU account. You should receive your insurance ID card from Academic HealthPlans, Inc./Blue Cross Blue Shield within three weeks. Failure to receive your card may indicate your enrollment is not complete. Contact Academic HealthPlans, Inc./Blue Cross Blue Shield at 855/357-0242 if you do not receive your insurance ID card. Insurance cards for students without a valid U.S. residence address in my.SMU or that have been returned for inaccurate addresses will be mailed to the SMU Health Insurance Office. The SMU Student Health Insurance Office will send an email to your SMU email address if your insurance card is returned to them.

If you wish to elect dependent coverage at an additional cost, please send a completed Dependent Enrollment Form along with full payment to Academic HealthPlans, Inc./Blue Cross Blue Shield at the address provided on the form or call 855/357-0242. To access the form, go to Mandatory Student Health Insurance and click on the link to "Dependent Enrollment Form for Domestic and International Students".

An email confirmation for your election of coverage through the SMU Student Health Insurance Plan has been sent to your SMU campus email address.

#### IF YOU HAVE BEEN **EARLY** AUTO-ELECTED:

If you chose to *Elect* the SMU Student Health Insurance Plan for a Fall term (you did not waive and were not auto-elected for Fall), then as a courtesy to you, you will be automatically renewed continued coverage of the plan for the following Spring term. The following online confirmation (example from Spring 2016 term) will display when you click on the Health Insurance hyperlink.



Next >

Coverage in the SMU Student Health Insurance Plan for Spring 2016 has been automatically requested for you.

Insurance Carrier: Academic HealthPlans, Inc./Blue Cross Blue Shield

Dates of service: 01/10/2016 - 08/12/2016

Policy number: 101227

, SMU ID , our records indicate that you elected coverage in the SMU Student Health Insurance Plan for Fall 2015 term. As a courtesy to you, the SMU Health Insurance Office has automatically submitted a request for Spring 2016 insurance coverage to Academic HealthPlans, Inc./Blue Cross Blue Shield for processing. The Spring 2016 premium of \$XXXX.00 has been billed to your SMU account.

You will need to re-elect your dependents and spouse for Spring 2016 by sending a completed Dependent Enrollment Form along with full payment to Academic HealthPlans, Inc./Blue Cross Blue Shield at the address provided on the form or call 855/357-0242. To access the form, go to <a href="Mandatory Student Health Insurance">Mandatory Student Health Insurance</a> and click on the link to "Dependent Enrollment Form for Domestic and International Students".

Continue to use your Fall 2015 SMU Student Health Insurance Plan insurance card from Academic HealthPlans, Inc./Blue Cross Blue Shield when seeking medical attention. Academic HealthPlans, Inc./Blue Cross Blue Shield does not send new cards when you are continuing an academic year's coverage.

Contact Academic HealthPlans, Inc./Blue Cross Blue Shield at 855/357-0242 if you do not have your Fall 2015 insurance ID card or require a replacement card.

If you are currently covered by another valid, comparable U.S. insurance plan that meets SMU's waiver requirements, and you wish to waive the SMU Health Insurance Plan and have the charge reversed, you must contact the SMU Health Insurance Office before the deadline at <a href="Student Health Insurance">Student Health Insurance</a>.

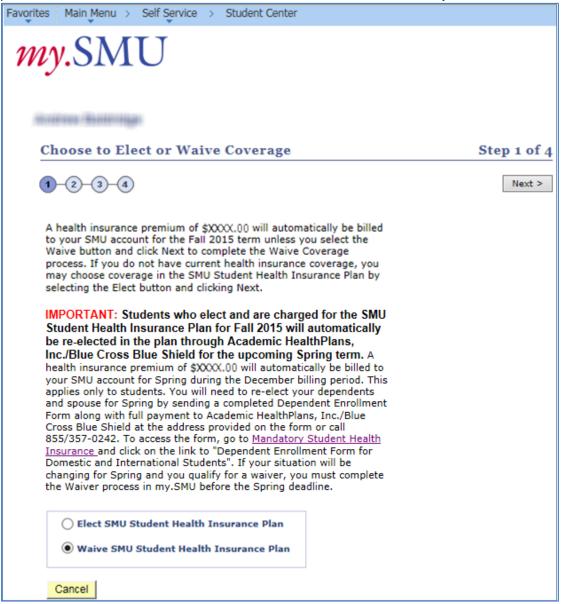
No waivers will be accepted and no charges will be reversed after

An email confirmation for your election of coverage through the SMU Student Health Insurance Plan has been sent to your SMU campus email address.

#### **TO WAIVE COVERAGE:**

#### **Domestic Students:**

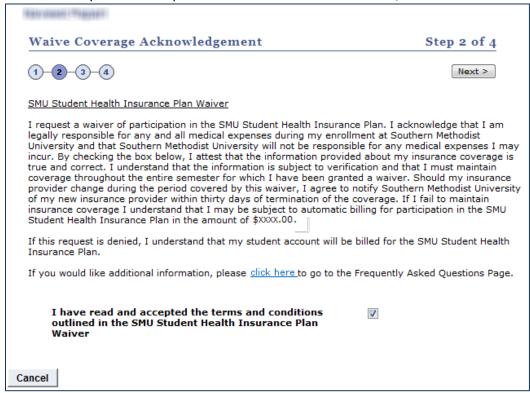
If you have not yet elected or waived coverage for the current enrollment term, the following page will appear. The **IMPORTANT** paragraph will only appear during a Fall term. Select the "Waive SMU Student Health Insurance Plan" button and click Next to check the acknowledgement box and enter your personal insurance information. **Note: Screenshot shows Fall 2015 example.** 



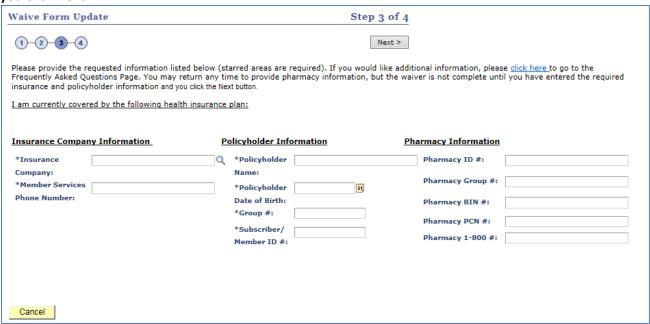
#### **International Students:**

International students do not have the ability to waive online. A Waiver Request form must be submitted to the SMU Health Insurance Office for consideration. See contact information on page 16.

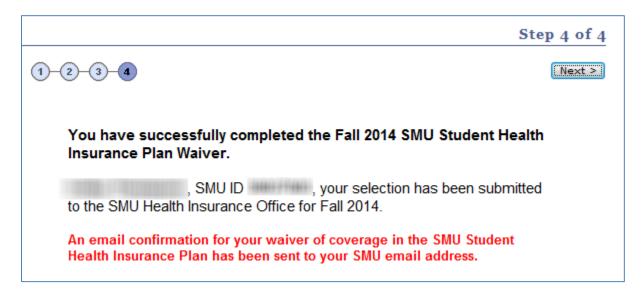
In order to advance to the next page, **the acknowledgement checkbox must be checked**, which indicates that you have accepted the waiver terms and conditions, and then click Next



A form will open asking for the details of your personal insurance company. All fields marked with an asterisk (\*) are required. The <u>click here</u> link opens a separate browser window to the Frequently Asked Questions page. Once all required information is entered, click 'Next'. **The waiver is not complete until you click Next.** 



An online confirmation for your waiver of coverage will display, plus a *Waive* confirmation will be sent to the student's SMU campus email address (and to the parent's email if the parent is the one logged in to waive coverage). Clicking Next takes you back to the Student Center page. **Note: Screenshot shows Fall 2014 example.** 



### TO VIEW/EDIT/UPDATE COVERAGE INFORMATION:

To view, edit, or update your coverage information, log into my.SMU, then:

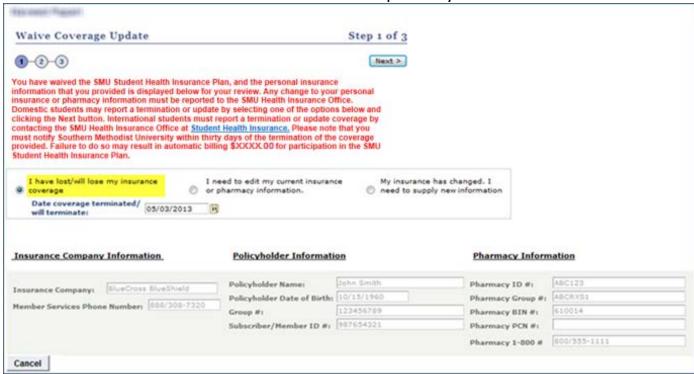
Students: Click on Student Center, Health Insurance link

Parents/Relations: Click on Student Authorized Access, Go Student Center, Health Insurance

If you **elected** coverage (or were **auto-elected**) in the SMU Student Health Insurance Plan for the current enrollment term, you will be able to view your online confirmation. If you **waived** coverage in the SMU Student Health Insurance Plan for the current enrollment term, you will be able to review, edit, update, or report termination of your personal insurance coverage. You may also view online confirmations for past terms. There are three options for reporting changes to your waiver of coverage for the current enrollment term. (If you inadvertently select the wrong option, you may either select a new button or click the Cancel button to release your selection and start over.)

#### 1. CURRENT TERM COVERAGE WAIVED - WILL BE LOSING OR HAVE LOST INSURANCE COVERAGE:

If you waived coverage for the current enrollment term and will lose (or have lost) your personal insurance coverage, you are required to report it to the SMU Health Insurance Office. Click on the button that says, "I have lost/will lose my insurance coverage". A box will appear asking for the date the coverage was/will be terminated. Enter the termination date and click Next. **The cancellation is not complete until you click Next.** 



## 2. CURRENT TERM COVERAGE WAIVED - NEED TO EDIT PERSONAL INSURANCE/PHARMACY INFORMATON:

If you waived coverage for the current enrollment term and need to edit any of the information you provided, click on the button that says, "I need to edit my current insurance or pharmacy information." The information you previously provided will become available for editing. You will be able to change any field, noting that all fields marked with an asterisk (\*) are required, and click Next. Your waiver edits are not complete until you click Next.

Part Cook (Proposit)					
Waive Coverage Update		Step 1 of 3			
<b>6</b> -2-3		Next >			
You have waived the SMU Student Health Insurance information that you provided is displayed below for insurance or pharmacy information must be reported Domestic students may report a termination or updat clicking the Next button. International students must contacting the SMU Health Insurance Office at Studen must notify Southern Methodist University within thir provided. Failure to do so may result in automatic bil Student Health Insurance Plan.	your review. Any change to y to the SMU Health Insurance to by selecting one of the opt report a termination or updar at Health Insurance. Please in ty days of the termination of	your personal office. ions below and te coverage by tote that you the coverage			
	ed to edit my current insuran- harmacy information.		ance has changed. I supply new information		
Insurance Company Information	Policyholder Information	on.	Pharma	cy Inform	nation
Insurance Company: BlueCross BlueShield C	Policyholder Name:	John Smith	Pharmacy	ID #1	ABC123
Member Services Phone Number: 888/308-7320	Policyholder Date of Birth:	10/15/1960	Pharmacy	Group #1	ABCRXS1
Premoer Services Phone Number: (500 500 700	Group #1	123456789	Pharmacy	BIN #1	610014
	Subscriber/Member ID #1	987654321	Pharmacy	PCN #1	
			Pharmacy	1-800#	800/555-1111
Cancel					

#### 3. CURRENT TERM COVERAGE WAIVED - NEED TO UPDATE PERSONAL INSURANCE/PHARMACY INFORMATION:

If you waived coverage for the current enrollment term and need to provide completely new information on your personal insurance company and pharmacy information, click on the last button that says, "My insurance has changed. I need to supply new information."

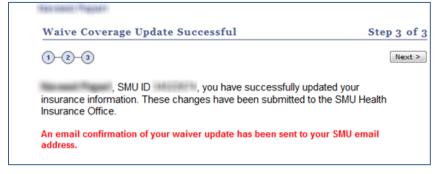
Waive Coverage Update		Step 1 of 3		
0-0-0		Next >		
ou have waived the SMU Student Health Insuran- information that you provided is displayed below i surance or pharmacy information must be report omestic students may report a termination or up licking the Next button. International students montacting the SMU Health Insurance Office at Stu- nust notify Southern Methodist University within rovided. Failure to do so may result in automatic fudent Health Insurance Plan.	for your review. Any change to yeted to the SMU Health Insurance date by selecting one of the optioust report a termination or updatadent Health Insurance. Please not thirty days of the termination of the second	our personal Office. ons below and e coverage by ote that you the coverage		
	I need to edit my current insurant or pharmacy information.		has changed. I ly new information	
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#### SMU Student Health Insurance Plan Student/Relation Instructions - SL3600

The information you previously provided will be automatically removed for your convenience in entering new data. Please enter your new insurance company, policyholder, and pharmacy information, noting that all fields marked with an asterisk (\*) are required, and click Next. Your waiver update is not complete until you click Next.



For all of the above three Waive Update options, an online confirmation of your waiver update will display after you click Next, plus a *Waive Update* confirmation email will be sent to the student's SMU campus email address (and to the parent/relation's email address, if the parent/relation is the one logged in to update the waiver). Clicking Next takes you back to the Student Center page. A representative of the SMU Health Insurance Office will contact you if you have reported lost coverage.



## CONTACT THE SMU HEALTH INSURANCE OFFICE FOR ANY OF THE FOLLOWING REASONS:

- To reverse an accidental insurance election BEFORE the final deadline posted in the my.SMU Announcements,
- For an international student to request approval to waive coverage in the SMU Student Health Insurance Plan **BEFORE** the final deadline posted in the my.SMU Announcements,
- To inquire about insurance packets that may have been sent to the SMU Health Inusrance Office due to an
  inaccurate address in my.SMU (international students must have a valid U.S. residence address in my.SMU), or
- For more information on the SMU Student Health Insurance Plan, please contact:

## SMU HEALTH INSURANCE OFFICE

Phone: 214/768-3408

E-mail: studenthealthinsurance@smu.edu

## ACADEMIC HEALTHPLANS, INC. (AHP)

**Phone:** 855/357-0242