

## INSURANCE FAQs – August 2019

**Q: *What are the criteria to waive the school plan:***

A: Deductible of \$500 or less for individual plans, or any amount for non-individual plans (i.e., parents' insurance plans that cover the student, or student's employer insurance plan, or student's spouse's employer insurance plan)  
Unlimited Aggregate Maximum  
Local coverage  
Prescription benefit  
Coverage for entire academic year  
U S Based plan

**Q: *Is there a fall only rate?***

A: Yes, \$970. It applies to those students graduating in December. You need to contact ([insurancequestions@nd.edu](mailto:insurancequestions@nd.edu)) prior to 11/20

**Q: *Can I pro rate my plan because I am only here for a few weeks?***

A: Yes, you can. Please send an email to [insurancequestions@nd.edu](mailto:insurancequestions@nd.edu) and include the dates of your stay to request the application and the cost.

**Q: *I want to add my dependents, can I do that and if so how?***

A: Yes you can. Please visit [aetnastudenthealth.com](http://aetnastudenthealth.com). Enter University of Notre Dame under Find Your School and then click on Enroll/Waive. If it is outside the enrollment periods, you need to send an email to [insurancequestions@nd.edu](mailto:insurancequestions@nd.edu).

**Q: *What are the waiver deadline dates:***

A: Annual (Fall) July 15 – September 15 (New Fall starts and Continuing students)  
Spring January 1 – February 15 (New Spring starts only)  
Summer May 15 – June 15 (New Summer starts only)

**Q: *When does the school plan start and end?***

A: Annual is 8/15 to 8/14                      Spring/Summer 1/1 to 8/14                      Summer 5/15 to 8/14

**Q: *I am coming in earlier than the start date, may I start coverage earlier?***

A: Yes, you will need to send an email to [insurancequestions@nd.edu](mailto:insurancequestions@nd.edu) with your start date.

**Q: *I am graduating and would like to extend my school insurance. Is that possible?***

A: Depending on when you are graduating. If you graduate in January or May the plan covers you til 8/14. If you are graduating in August, you will need to email [insurancequestions@nd.edu](mailto:insurancequestions@nd.edu).

**Q: *Can I purchase the insurance plan now even though I waived off in the fall?***

A: Depending on WHY you need to purchase the plan, yes it is possible. If you or your family member recently lost coverage, then yes, you can be added to the school plan on the date your current coverage ended. You can email your question to [insurancequestions@nd.edu](mailto:insurancequestions@nd.edu). Make sure you give the date you need the insurance to start and what event lead to the loss of coverage. They will respond to you with the pro-rated premium amount (and an application if it is for a dependent).

**Q: *Does the student plan cover me at home?***

A: Yes, the school plan covers you anywhere in the world. Benefits outside of the US are \$500 deductible and then reimbursement rate is 80% of usual and customary. Anywhere in the US, you have in and out of network benefits. \$500 deductible and 80% reimbursement for in network and 60% reimbursement for out of network rates. You can print a copy of the card off the website as well.

**Q: *What is the cost of the school plan?***

A: \$2555 annual rate. You can find the rates of the current school policy at [uhs.nd.edu](http://uhs.nd.edu) under the insurance rates. The prices listed are marked specifically individual and family so you can select the best plan for you and your family.

**Q:** *I just got married and I need to add my spouse.*

**A:** You need to email [insurancequestions@nd.edu](mailto:insurancequestions@nd.edu) with the date of your marriage. They will respond to you with a rate and the application.

**Q:** *I just had a baby and I need to add them to the plan.*

**A:** You need to email [insurancequestions@nd.edu](mailto:insurancequestions@nd.edu) with the date of the baby's birth date. They will respond to you with a rate and the application.

**Q:** *Can dependents use the student health center? Even if I have the school plan?*

**A:** No, dependents are eligible to use the Wellness Center.

**Q:** *Can I terminate my insurance if I get another plan or a job?*

**A:** No the plan is non-cancellable. It is a one year term.

**Q:** *Does the school plan provide dental insurance?*

**A:** No it does not but the University does have an individual dental plan thru Delta Dental. You can find the information off the uhs.nd.edu website. Just type in Delta Dental and it will give you the links and all the information. The cost ranges from \$210 to \$400 per year per person and there are 3 choices. Aetna also offers a dental discount card for \$30 per year. You purchase that directly from Aetna off their aetnastudenthealth.com website.

**Q:** *Does the school plan provide vision coverage?*

**A:** Yes it does. It includes a Vision Discount Card which means you get reduced rates at the time of service. You have to pay for your treatment at the time of service and there is no back and forth with any insurance claims. To find providers who accept the plan, visit aetnastudenthealth.com.

**Q:** *How do I waive off the plan? I have my own insurance and I don't want this one.*

**A:** Once the waiver site is open, you will receive an email letting you know. You will then be able to apply for the waiver. Your plan has to meet the University's requirements which can be found on our website at uhs.nd.edu under Insurance Plan and Rates. If the policy you have does not meet the requirements, then it will be rejected and your waiver will fail and you will remain on the school plan. The waiver site is aetnastudenthealth.com.

**Q:** *Does the policy cover contraceptives?*

**A:** Please visit the link provided below for more specific information.

<http://uhs.nd.edu/insurance-billing/insurance-faqs/faqs-regarding-contraceptive-coverage/>

## Mandatory Immunization Requirements

**Q:** *What immunizations do I need to register?*

**A:** You need the MMR series, Hepatitis B series, Varicella series, a tetanus diphtheria pertussis, and possibly a meningitis vaccine if you are a new student under the age of 21. However, a physical is NOT required. A TB test is required for international students coming from a country of TB high incidence.

**Q:** *What if I can't find my records?*

**A:** You can have lab tests done called TITERS to show your immunity. Or you can check with your undergrad institution or your high school.

**Q:** *I am not able to provide the info by June 30th, will that affect my ability to register for the fall?*

**A:** No - the absolute last date to show vaccination records is 10/31. Holds are placed around Nov 1.

**Q:** *How do I enter my vaccination records:*

**A:** Go to <https://nd.medicatconnect.com> and enter your vaccination dates and upload a copy of your record for verification.

**For any other questions pertaining to immunizations, please email [immunizations@nd.edu](mailto:immunizations@nd.edu)**