# **SLU University Health Plan Enrollment and Waiver Instructions**

Saint Louis University requires that all full-time Undergraduate and Graduate/Professional students have basic health insurance. Please research your alternatives immediately and choose to either waive or enroll in the University Health Plan.

**Option #1: Enroll in SLU's University Health Plan**. We are pleased to provide the University Health Plan (UHP) as the default option for health coverage. The UHP partners with a broad network of medical providers and facilities. As well, nationwide pharmaceutical benefits are available through a number of pharmacy chains. You can find basic information about UHP benefits and enroll in the plan at <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a>

**Option #2:** Waive SLU's University Health Plan. If a student already has other (non-UHP) health insurance coverage in effect, then UHP coverage (and its associated charges) may be waived. If you choose to waive the UHP, you must go to <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a> to submit a waiver request. Please have your insurance card and policy information available as you will be asked specific questions about your insurance coverage. You will receive a confirmation informing you if your request has been accepted or if further action is necessary to complete the waiver process.

Whichever option you choose, please go to <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a> and type "SLU" into the search to find more information and begin the enrollment or waiver process by selecting "Enroll or Waive: Student Health Insurance Plan".

Step 1 Begin Your Application

Step 1 is the same for the enrollment or the waiver process. You will need to indicate if you are a domestic or international student in the first drop down option, and if you are an undergraduate or a graduate/ professional student in the second. You will then need to enter your banner ID (including leading zeros) and date of birth to complete step one. If you enter all of this information correctly and are not prompted to step 2 when you hit "submit", please call Kristine Schmidt at the Student Health Center at 314-977-7168 for assistance.

Step 2 Plan(s)

Step 2 allows you to choose a plan to enroll in, add dependents to that plan or to waive out of the University Health Plan. If you are enrolling and adding dependents you will need to add both the student individual plan and the dependent plan to your cart. If you choose to waive you will get an additional message box to answer before moving on to step 3:



## Steps 3 – 6 of the Waiver Process:

(Steps 3 – 6 of the enrollment process begin on page 3)

Step 3 Waiver Policy

Please read the message from SLU, Waiver Policy Terms and check the box indicating you understand and agree to all the terms before hitting "continue".

Step 4 Current Insurance Policy

Here you will be asked for detailed information about your plan. Please read the first six questions and answer "yes" or "no" before moving to the next section. The next section will ask you to select options and fill in fields related to your health insurance coverage. If you do not find the name of your insurance coverage in the first two drop down options please select "other" and type the name into the field "Insurance Plan Name".

If you do not have a social security number enter your 9 digit banner ID

Please enter all information carefully and accurately before reading the terms and conditions and checking the box for your electronic signature and selecting "continue".

Step 5 Waiver Summary

You will be given a summary of the information and given a chance to edit or submit the waiver request.

Transaction Confirmation

You will receive confirmation that your request is submitted. Please allow 5 business days for the request to either be accepted (and your UHP premium amount credited if you have already been charged) or denied for not meeting SLU's requirement that full time undergraduate and graduate/ professional students carry health insurance while attending classes on SLU's campus.

Please call Aetna Customer Service with any issues the online enrollment or waiver process.



## **Steps 3 – 6 of the Enrollment Process:**

Step 3 Student Information

Please make sure all of your information is correct and that the address listed is a local mailing address. Enter your ten digit phone number.

Step 3 Dependent Information

If you are adding dependents on your plan make sure to enter all of their information after yours and save before selecting "continue".

Step 4 Plan Details

Please enter the plan term from the drop down options – this indicates how long the coverage will last.

You will be able to make changes during any open enrollment period.

Please review the terms and conditions and check the box that you agree before selecting "continue".

- If you are adding dependents, make sure that you choose the SAME plan term periods for yourself and your dependents.
- If you have accepted a graduate assistantship that includes health insurance, please choose a plan option that starts on or before the assistantship start date and ends on or after the assistantship end date indicated in your graduate assistantship award.

For example:

If graduate assistantship award is 08/15 - 05/14, select plan option 08/15 - 05/14 (starts and ends on the same dates).

If graduate assistantship award is 08/18 - 04/30, select plan option 08/15 - 05/14 (starts before and ends after award dates).

Please see additional information for GAs at the end of this document\*.

Step 5 Enrollment Application Summary

You will be given a summary of the information you have entered. Please review for accuracy. You can edit the information if necessary before submitting your enrollment application.

Step 6 Enrollment Application Confirmation

You will be given a confirmation of your application submission transaction. You will be able to log on to <a href="https://www.aetnastudenthealth.com">https://www.aetnastudenthealth.com</a> in 5-7 business days to download your ID card, and will receive one in the mail in 10-12 business days.

Please call Aetna Customer Service with any issues with the online enrollment or waiver process.



## **Helpful Resources:**

#### Aetna's site has benefit summaries, costs and other useful information:

https://www.aetnastudenthealth.comstudents/student-connection.aspx?GroupID=867859

**Aetna Customer Service: 1-877-381-3544** – they can assist with any issues or questions you have about the online waiver or enrollment process.

**Kristine Schmidt (Student Health Center): 314-977-7168** Kristine works part time at the Student Health Center on SLU's campus (M – F from 1pm to 5pm) and can assist with questions about the process, eligibility and general questions about health insurance (UHP or any plan you are considering).

<u>uhp@slu.edu</u> – You may email questions to <u>uhp@slu.edu</u>. Please include your banner ID for us to better assist you.

Student Health Center: (main line) 314-977-2323 (fax) 314-977-7165

#### **University Health Plan office:**

Alfreda Robinson: 314-977-5666 Adrian Jones: 314-977-9897

#### \*Graduate Assistants:

Beginning in the fall open enrollment period for 2016, all students – including those who have been awarded health insurance as a part of their graduate assistantship – will enroll in (or waive) UHP online through Aetna Student Health. All premiums for enrolled students will be billed on their student accounts. The amount awarded to you for coverage dates indicated in your contract will apply towards the amount charged on your student account. If you start coverage before or choose an option that covers you past the dates indicated, or if you enroll a spouse or dependents in the plan, the remaining balance will be on your student account to be paid by you.

Please choose a plan option that starts on or before and ends on or after the dates indicated in your contract. If you do not see an option for the exact dates indicated in your contract and have to choose one that starts before or ends after, you will be responsible for the portion not covered by your assistantship. If you do not want coverage beyond the coverage dates in your contract, you still must enroll in that option and then contact Kristine Schmidt at the Student Health Center to assist with adjusting your coverage dates and charges. For example, if your assistantship covers insurance from 8/1 to 5/31, choose the option 8/1 to 6/30. You can then either keep the coverage as is and pay the remaining balance for the month not covered, or Kristine can help you to cancel the coverage 5/31.