STUDENT HEALTH INSURANCE REQUIREMENT 2014-2015

- The University of Maine System’s seven campuses now require proof of health insurance as a condition of enrollment for all students fitting the criteria outlined below. This is to best ensure that students have access to health care while pursuing their academic and career goals.

- All USM students will be required to show proof of having health insurance as a condition of course enrollment if they meet the following eligibility criteria:
  - Undergraduate students taking 9 credits or more
  - Graduate or Law students taking 6 credits or more
  - All USM students enrolled in the School of Nursing and taking clinical courses
  - All USM students enrolled in the Athletic Training Program and taking clinical courses
  - All USM students enrolled in the Occupational Therapy Program and taking clinical courses

- In conjunction with this requirement, the University of Maine System is making a Student Health Insurance Policy (SHIP) available. A SHIP benefit summary is available at the following website: http://www2.crossagency.com/2014-2015/usm.php. We encourage you to review this plan carefully prior to making a decision to opt out or confirm enrollment.

- The SHIP is administered by United Health Care, Inc. via a contract with Harvard-Pilgrim HealthCare and makes use of their network of primary care providers, subspecialty providers, hospitals and other healthcare providers. USM Health & Counseling Services is an approved Harvard-Pilgrim in-network provider.

IMPORTANT WAIVER AND ENROLLMENT INFORMATION

Students meeting the above noted criteria have been automatically enrolled in the SHIP with the annual premium of $942.00 being placed on their student account. Students must take steps to either opt out of this coverage (waiver) or confirm their enrollment. Student’s ID number and birthdate are required to access the on-line system to either opt-out or confirm enrollment.

To Opt Out of SHIP (Waiver): Students who already have health insurance coverage through another insurer should complete the on-line waiver which removes the SHIP premium from their student account. The deadline for waiver from SHIP is October 1, 2014. Failure to complete the waiver process by this deadline will result in automatic enrollment. Go to: http://www2.crossagency.com/2014-2015/usm.php. Select “Waive the Health Insurance Plan” from the menu column on the left side of the web page. Complete all requested waiver information and submit.

To Confirm SHIP Enrollment: Students who wish to confirm their intent to enroll in the SHIP should complete the on-line enrollment steps to gain access to their ID card and benefits on the effective date of the policy which is Aug 15th, 2014. Go to: http://www2.crossagency.com/2014-2015/usm.php. Select “Enroll in the Health Insurance Plan” from the menu column on the left side of the web page. Complete all requested enrollment information and submit.

Note: Students who do not meet the eligibility criteria outlined above will not be required to show proof of having health insurance, nor will they be eligible to enroll in SHIP. * **

* Attention International Students: The SHIP policy is not sufficient to meet insurance requirements for international students with F or J visas. Please contact the Office of International Programs at 780-4959 for more information.
** Attention Athletes: The SHIP policy does not cover injuries sustained while participating in intercollegiate sports. Please contact the Athletic Training Program at 780-5140 for more information.

If you have additional questions about the insurance requirement, contact USM Health & Counseling Services at 780-5411.
For further information about the SHIP plan, please contact one of the following resources:
United Customer Service: 1-800-977-4698 or customerservice@uhcsr.com
Cross Insurance Agency: 1-800-537-6444 or CollegeHealth@crossagency.com