How do I know if I am eligible for the Student Health Insurance Plan?

All Cardozo School of Law students (domestic or international) enrolled in six (6) or more credit hours are required to enroll in the Student Health Insurance Plan, and the premium cost will be automatically billed to the student’s Cardozo account. In order to waive coverage, students will be required to complete an online waiver request form and provide proof of comparable coverage prior to the waiver deadline. Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis.

Does this plan meet the new Health Care Reform requirements?

This Student Health Insurance Plan meets the Final Rules related to Student Health Insurance coverage as defined by the U.S. Department of Health and Human Services and the Centers for Medicare and Medicaid Services which were published on March 16, 2012.

What is my Policy number?

The Cardozo School of Law Student Health Insurance Policy number is 867898. Your Policy number is located on your plan brochure and ID card.

What does the insurance cover?

The Student Health Insurance Plan covers Injury and Sickness. Some of the benefits include but are not limited to inpatient hospitalization, outpatient doctor’s visits, X-rays, laboratory charges, surgery and emergency care. There are limitations and maximums that may apply. Please refer to the “Schedule of Benefits” section in the Student Health Insurance Plan brochure. This will provide specific details regarding your Policy.

How do I get an ID card?

You should receive an ID card in a few weeks after enrollment. If you lose your card, you can download a Letter of Coverage from cardozo.myahpcare.com. You can also email a request for a replacement card at: info@ahpcare.com.

Can I go to any Doctor?

The Student Health Insurance Plan uses PHCS PPO Network. This network consists of facilities and Doctors who have joined together to offer their services at reduced rates. Expenses may be less with the Network Provider than charges from Non-Network Providers. For a list of Doctors please go to cardozo.myahpcare.com and click on “Find a Doctor or Hospital”.

Where do I get a claim form?

Claim forms are not required.
How do I file a claim?
Submit all medical and Hospital bills incurred to Electronic Payer ID# 34145, Aetna Student Health Chickering Claims Administrators: P.O. Box 981106, El Paso, TX 79983 for processing within 90 days of treatment. The claim procedure is listed on the back of your ID card.

Does this Policy pay all medical bills in full?
Covered benefits for the Policy Year are payable at 80% (Network Provider) or 60% (Non-Network Provider) for the Student Health Insurance Plan up to the Policy maximum, unless otherwise specified in the Policy. There are specific benefit limitations and exclusions in the Policy as well. Please go to cardozo.myahpcare.com to review the brochure for more details.

How do I renew my insurance?
Domestic students may go to the website and enroll/pay online or you can pick up an enrollment form at your Law School. International students will need to contact the school for enrollment information.

If I have questions, who should I call?
If you have questions regarding enrollment, premium or claims and benefits please call Academic HealthPlans at (855) 850-4192.