TO:    All students 
DATE:  December 2014 
RE:    Student Health Insurance Information

To assist students in avoiding unanticipated medical costs, Cardozo requires all students enrolled in six or more credits to maintain health insurance coverage that meets or exceeds the University’s criteria listed below. Academic HealthPlans (AHP) has been selected to administer the student health insurance plan, underwritten by Aetna, for the 2014-2015 academic year.

You will be automatically enrolled in the student health insurance plan, and premium charges will be billed automatically to your Cardozo student account. For spring 2015, you will be billed $986.50. The deadline for submitting a waiver in the spring is February 6, 2015. Unfortunately, there are no exceptions or extensions.

In conjunction with the implementation of new healthcare legislation (The Affordable Care Act), the Yeshiva University student insurance plan offers students expanded coverage for the 2014-2015 academic year. Coverage includes an unlimited benefit maximum per policy year and enhanced benefits including the removal of the pre-existing exclusion limitation and preventative coverage paid at 100%.

As with all insurance plans, please remember that not all of your expenses and not all doctors/providers will be covered. We have made every effort to provide you with low-cost insurance with the best coverage possible at that rate. It is important that you review and understand the terms of the student insurance plan. Cardozo cannot be responsible for any balance of payment that may be due after processing by the insurance company. You can learn more information and review the complete Plan Brochure at [www.cardozo.myahpcare.com](http://www.cardozo.myahpcare.com).

Enrollment under the plan will require enrollment to take place within a specific period of time during the spring semester. If you do not enroll during this time period, you will no longer be eligible for the insurance unless you have a qualifying event. Students enrolled in the plan may also enroll their spouses and/or dependents. Spouses and/or dependents must be enrolled at the initial time of student enrollment or beginning with the next enrollment period. To enroll your spouse and/or dependent, go to [www.cardozo.myahpcare.com](http://www.cardozo.myahpcare.com), download a Spouse and/or Dependent Enrollment Form and submit payment directly to AHP. The spring enrollment deadline is February 4, 2015.

Insurance ID cards will be mailed to the address on file at the school. Please make sure to update your contact information with the Registrar’s Office at Cardozo or on Banner each time it changes.

WAIVER ELIGIBILITY

Students who already have coverage that meets or exceeds the University’s criteria listed below have the option to request a waiver from the requirements of purchasing the student plan. **Students must submit a new waiver request each fall, even if their waiver was previously approved.** May-entry students will be required to submit a new waiver request in the fall 2014 for the 2014-2015 academic year, even if their summer 2014 waiver was granted. If a student’s waiver request was granted in fall 2014, the waiver will carry over for the spring 2015 semester, and no additional request is required for spring 2015. However, students must submit a new waiver request each fall for the academic year.

New waiver requests must be submitted online no later than February 6, 2015 at 11:59 p.m. **Unfortunately, there are no extensions to or exceptions of this deadline.**

In order to request a waiver, your private insurance plan must meet all of the following criteria:
1. The insurance company must be headquartered and operating in the United States, with a U.S. claims address and customer service telephone number.
2. The insurance coverage must remain in effect from January 1, 2015 through August 14, 2015.
3. The plan must provide inpatient hospitalization benefits in the New York City area, including mental health benefits.
4. The plan must provide outpatient benefits in the New York City area, including office visits, outpatient mental health benefits, maternity benefits, and laboratory and radiology procedures. (Please note that coverage for emergency-only care does not satisfy the requirement.)
5. An unlimited benefit maximum per policy year with a deductible not to exceed $400 (U.S. currency) per year. For international students, the insurance plan must also include coverage for medical evacuation of at least $25,000 (U.S. currency) and repatriation of remains of at least $15,000 (U.S. currency) per year.

Travel policies and insurance plans that always require you to pay for treatment yourself and then apply for reimbursement will not be acceptable for waiving out of the student health insurance plan.

If your private health insurance coverage terminates, you are required to purchase the student health insurance. To purchase the student plan, please contact the Office of Student Finance at 212.790.0392 before your current coverage terminates and prior to the last 30 days of classes.

INSTRUCTIONS FOR SUBMITTING A WAIVER REQUEST:

To request a waiver, visit www.cardozo.myahpcare.com and review all relevant information. Both the domestic and international student waivers must be submitted online. Please make sure to fill out the applicable Cardozo waiver.

The spring waiver deadline is February 6, 2015. Unfortunately, there are no extensions to or exceptions of this deadline. All relevant information, and any additional information requested, must be received by that date. If a student does not submit a waiver request by the waiver deadline, the student will be responsible for the premium charged to his/her account. No refund will be given unless a student enters the armed forces and provides proof of active duty.

Once you have successfully submitted your waiver request you should receive an automated email confirming receipt of your request. Please make sure you have received a submission confirmation email, and print for your records. Should there be any problems with your waiver, you will need this confirmation email and your waiver request ID number. This automated email does not constitute granting of a waiver; a separate email as to whether your waiver request has been approved will be sent from Academic HealthPlans within approximately one week. Those students who are granted a waiver will have the health insurance fee removed from their Cardozo accounts. Please note that it is the student’s responsibility to follow up on the status of their waiver request, and to ensure that any documents requested are received by AHP by the waiver deadline.

CONTINUATION OF COVERAGE

Individuals who will soon no longer be eligible for the student plan (i.e. graduates or students who have to withdraw from the law school) have the option to purchase a three or six month continuation of coverage. Continuation of coverage is only available to students currently insured through the student health insurance plan, and who have been insured for at least six continuous months before the coverage end date. Please note that continuation coverage premiums are offered at different rates than the current student health plan rates. Academic HealthPlans must receive the continuation enrollment form, available online at www.cardozo.myahpcare.com, and payment before your student health insurance coverage terminates.

If you have questions about the student health insurance plan, you may contact Academic HealthPlans at 855.247.2273 or info@ahpcare.com.