



**SHIP**  
**A SICKNESS AND ACCIDENT HEALTH INSURANCE PLAN**  
**FACTS IN OUTLINE**  
**MEDICAL AND DENTAL STUDENTS**

**COVERAGE**

- For all full time medical and dental students
- Fall coverage is August 16---January 15
- Spring/summer coverage is January 16---August 15
- Billing is by semester; fee is automatically posted on the University bill once a full time student is registered for courses—no enrollment form is necessary.
- A waiver is completed ONLY via SOLAR after the SHIP fee is posted on the student's account (see below).
- This is a paper-less process.
- Students must also submit proof of health insurance to their respective school by September 15 (fall), or by February 15 (spring).
- Dependent enrollments for fall are accepted through 9/28; spring/summer (new) enrollments are accepted through 2/28.
- A special dependent enrollment form is necessary in every case (please contact the Health Insurance Office).

**PLAN is billed automatically to your University account**

- Fall 2008 premium--- \$1,165
- Spring/summer 2008 premium ---\$1,625
- First year Post Doctoral students add \$469 for Summer (June 16 - August 16)
- Plan covers up to \$100K per condition per policy year.
- Plan also covers up to \$ one million for each clinical incident per lifetime of the Plan coverage.
- Deductible: \$200 (new) per policy year if no initial SHS visit; deductible reduced to \$100 (new) per year if student has an initial SHS physician visit.
- Dependents also covered. Ask for rates and enrollment form. Enrollment is only by semester; no late enrollments after either September 30 (fall) or February 28 (spring/summer).
- Lists of providers are located at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) (policy number 890444) Look under 'Docfind'.
- Complete information regarding plan---look under the above website, under 'Medical Benefits Plan'
- ID cards are mailed by Aetna to your SOLAR address two weeks after the waiver period ends. Aetna Customer Service is at (877) 373-0741.

## **SPECIFICS OF COVERAGE**

\*The following medical services ARE subject to a deductible of either \$200 per year if no initial SHS visit; or reduced to \$100 per year if initial SHS physician visit. These are special lower deductibles only for medical and dental students. After the deductible is applied, 80% is paid by Chickering up to \$15,000; then 100% is paid up to the plan maximum. If not a preferred provider, then 50% is paid instead of 80%.

- X-rays, sonograms, ultrasounds, high cost procedures, surgery.
- Emergency room and in-patient hospitalization.

Each dependent is still subject to a \$300 deductible per policy year.

\*The following medical services are NOT subject to a deductible:

- Laboratory testing is paid by Chickering at 100% (e.g. pap smears are paid at 100%)--new.
- Outside physician visits are paid at 100%--new.
- O/P Mental health visits are covered in full.
  - Maximum payable is \$2,500 or 20 visits per policy year.
- RXs are subject to either a co-pay of \$15 per 30-day RX at SHS, or to this special procedure:
  - An RX card will be sent to each medical and dental student (not for dependents) for each of the fall and spring semesters.
  - Special RX discount pricing will be paid by the student at participating pharmacies.
  - See 'Doc Find' in the Aetna web-site for participating pharmacies.
  - The student then sends the full RX receipt to Aetna with a RX claim form.
  - Aetna reimburses the student 100% and holds back a \$15 co-pay.
  - Maximum payable toward RXs by Aetna is \$4,000 (new) per policy year per student or dependent.

## **WAIVERS**

- Student may waive SHIP, but must have other insurance in place and effective by 9/28 (fall) or by 2/28 (spring).
- Waivers are completed **ONLY** on-line through SOLAR, and only until 9/28 (for fall starts), or by 2/28 (for spring starts).
- Ongoing students **MUST** complete a waiver at the beginning of each academic year.
- Fall waivers will roll over to spring.
- Students can enroll in SHIP in mid-semester, starting on the 16<sup>th</sup> of a month, but only based on loss of alternate insurance.
- Students cannot terminate or waive SHIP in mid-semester.
- Students can waive for one semester, and enroll in the next
- Go to your SOLAR Home Page and look for 'Health Insurance Waivers' under 'Student Financial Services'
- Answer one of the questions; enter insurance ID card information; click on 'submit'; wait for confirmation of the waiver.

## **VITAL SAVINGS PLAN**

This is a separate discount vision and dental plan that can be purchased by any student, including students who either have no insurance, have other insurance, or are international, and costs \$25 per year ([www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)) This plan is effective September 1--August 31.

Web-site for all information on the insurance plan, waivers, etc.:  
<http://studentaffairs.stonybrook.edu/shs/insurance>

For further information please contact: [sho-rship@notes.cc.sunyb.edu](mailto:sho-rship@notes.cc.sunyb.edu)

Phone (631) 632-6331 or 632-6054.

Our office is on the first floor, West Campus Student Health Service (Infirmary)  
Monday-Friday, 9am-4pm.