

**POINT PARK**  
UNIVERSITY

**Student Health  
Insurance Plan  
(SHIP)**

2020-21 Highlights

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# Mandatory Students Who Do NOT Want to Enroll in the SHIP

Must have insurance that fully meets all applicable University requirements, AND

Must successfully submit their online request to waive the SHIP every academic year they are mandatory, AND

Must have the waiver approved by the waiver deadline.

Students who miss the deadline will be enrolled in the SHIP for the full academic year and the charge will remain on their student account.

No late waivers or early termination requests are accepted unless there is a qualifying life event.

# Important Notes for Athletes

The SHIP waiver process is not the same as providing an insurance card or information to the Athletics Department or the athletic trainers as part of the medical information required for participation in the student's sport.

International athletes need to use the athlete enroll/waive portal, NOT the dance/theatre/international portal.

# Students Required to Have Insurance

## (Mandatory Students)

- ▶ **Athletes**
  - ▶ **International students**
  - ▶ **Dance and theatre majors (all concentrations)**
- ▶ Mandatory students automatically have the cost for the SHIP added to their Point Park student account, with half of the full-year rate charged to each of the fall and spring semesters.
  - ▶ Students entering the University in the spring semester, or only registered for spring (not fall), are charged the spring-only rate for that semester.

# Accident Insurance for Student Athletes and Performing Artists

- ▶ Point Park University has purchased an athletic and performing arts accident insurance policy that provides **secondary** insurance coverage for accidents incurred by student athletes and performing artists (dance and theatre majors--all concentrations) while participating in official University-sponsored athletic or performing arts events. Coverage is not provided for illness, pre-existing conditions, or non-athletic/performing arts-related injuries.
- ▶ There is no additional cost for this coverage, and there are no enrollment forms to complete; however, in order to be eligible for this secondary accident insurance coverage, the student must meet the following criteria:
- ▶ The student must be enrolled in the University's student health plan, **or**
- ▶ The student's request to waive the student health plan must be approved for the current academic year.
- ▶ Students who do not meet the above criteria are not eligible for the secondary accident insurance coverage.
- ▶ It is important to note that due to the policy's deductible and limitations, it may not provide full reimbursement for all out-of-pocket expenses, especially for those students with high-deductible health insurance plans.
- ▶ Injuries are reported to, and claims are handled by, the Athletic Training Office located on the first floor of the Student Center. Other questions regarding this coverage should be directed to the Office of Student Affairs.

# Mandatory Students Who DO Wish to Enroll in the SHIP



Students are encouraged to enroll in the SHIP as soon as possible so they have access to coverage as early as August 1<sup>st</sup> when the plan year begins.



Do not wait for enrollment by the University; this will not take place until after the waiver period closes in mid-September.



SHIP costs for mandatory students are billed and paid through the student's Point Park student account.



Students must re-enroll each academic year they wish to continue their coverage with the SHIP; renewal is NOT automatic.



See SHIP Enrollment for more information.

# Students Not Required to Have Insurance

## (Voluntary Students)

While the University recommends that all students have health insurance, voluntary students are not required by the University to show proof of insurance and **do not** submit the online request to waive the SHIP.

- ▶ Any student who is not mandatory for insurance, is voluntary (see Mandatory and Voluntary Status).
- ▶ Voluntary students may enroll in the SHIP but are not required to do so.
- ▶ See SHIP Enrollment for more information.



# Mandatory vs. Voluntary Status

All students (mandatory and voluntary) are sent a email with general information about SHIP enrollment and waiver so that students are aware of the plan, options, and possible responsibilities.

Students who receive correspondence containing information specifically related to mandatory students need to be aware the University has classified them as mandatory for insurance, even if they do not believe they are mandatory, and they need to take action.

If a student believes they have been incorrectly classified as mandatory or voluntary, it is their responsibility to notify Haylor in writing via email and explain why they believe they have been incorrectly classified. This should be done as soon as possible so there is sufficient time for the information to be reviewed and to allowed for the completion of the enrollment or waiver process by the applicable deadline if it is determined the student is mandatory.

Term of Coverage	Intended For	Coverage Dates	Enrollment Deadline	Waiver Deadline
<b>Full-Year (12 months)</b>	Students registered with the University for the Fall 2020 semester	Aug. 1, 2020 to Jul. 31, 2021	Sep. 30, 2020	Sep. 15, 2020
<b>Spring-Only (6 months)</b>	New students entering the University in the Spring 2021 semester	Feb. 1, 2020 to Jul. 31, 2021	Jan. 31, 2021	Jan. 15, 2021

# SHIP Coverage Dates and Enrollment/Waiver Deadlines

# Late Enrollment and Early Termination Requests

## Late Enrollment Requests (Enrollment After the Deadline)

Late enrollment requests will be accepted when related to a qualifying life event that causes an involuntary loss of insurance coverage. Enrollment in the plan must take place within 30 days of the qualifying event. Proof of the qualifying life event will be required. Direct late enrollment requests to Haylor.

## Early Termination Requests (Before July 31, 2021)

The SHIP is a term insurance policy. Once enrolled in the plan, students are required to remain enrolled in the plan until the end of the plan year (July 31), unless there is a qualifying life event. Students requesting termination because of a qualifying life event must do so in writing within 30 days of the qualifying life event. Proof of the qualifying life event will be required. Please direct early termination requests to Haylor.

# SHIP Cost 2020-21

## Student-Only (Individual) Coverage

### Full-Year (12 Months)

August 1, 2020 to July 31, 2021                      \$1,564.32

### Spring-Only (6 Months)

February 1, 2020 to July 31, 2021                      \$782.16

- ▶ Dependent coverage is also available through voluntary enrollment.
- ▶ Student must also enroll (mandatory or voluntary) if enrolling dependent(s).
- ▶ See benefit book for dependent qualification.
- ▶ See [pointpark.edu/insurance](https://pointpark.edu/insurance) for all coverage options and associated costs.

# SHIP Enrollment

Point Park University partners with Highmark Blue Cross Blue Shield to make available to its students a health insurance plan that is not only affordable and easy to use, but includes benefits that far surpass those typically found in student insurance plans, including:

- ▶ Preventive care
- ▶ Coverage for injuries, including sports and exercise injuries
- ▶ Online tools to help you make informed care choices
- ▶ In-network and out-of-network coverage

The University partners with Haylor, Freyer and Coon, Inc. to coordinate SHIP enrollment and waivers.

# How Long Does Enrollment Take?

Once Haylor receives a complete enrollment application it generally takes 2-3 business days to be enrolled in the plan.

It may take an additional 24-48 hours from the time of enrollment for all benefits to be fully activated in Highmark's system.

Students will receive an auto-generated email confirmation from Haylor that their application was received.

Check your email for additional communication from Haylor

Additional enrollment information needed\*

Once enrolled, SHIP benefit information and copy of ID card.

**\*Note: If no response is received to a request for additional information, enrollment may be delayed or not be able to be completed.**

# Address To Be Used On The Enrollment Application



- ▶ This is the address to which Highmark (insurance company) will send the insurance card and any other SHIP correspondence.
- ▶ If the student's permanent home address is used, and the student does not live at that address during the school year, mail will need forwarded to the school address.
- ▶ If the student's school address is used, the student will need to submit a mail forwarding/change request either with the Office of Student Life if living on campus, or the US Postal Service if living off campus, at the end of the school year, or anytime there is a change of address.

- ▶ Students must re-enroll in the SHIP every academic year in which they wish to participate. Renewal of coverage is **NOT** automatic from year to year.

## Continuing Coverage From Year To Year



# How to Enroll in the SHIP

## Voluntary Students

- ▶ May enroll in the SHIP but NOT required to do so.
- ▶ Payment for the full year at the time of enrollment by credit card.
- ▶ To use financial aid to pay for coverage, send an email request to Haylor before enrolling.
  - ▶ Requests are reviewed for availability of financial aid funds.
  - ▶ If approved, the cost of insurance is billed to the Point Park student account, with half of the full-year rate charged to each of the fall and spring semesters (same as mandatory students).
  - ▶ Once this option is elected, it cannot be changed until the next academic year.
  - ▶ Use of financial aid must be requested and approved each academic year.
- ▶ To enroll, choose the (Fall/Spring) Voluntary Student Enrollment portal link at the bottom of Haylor's website (link on Point Park insurance page).
- ▶ Must re-enroll each academic year to continue coverage with the SHIP; renewal of coverage is **not** automatic from year-to-year.

## Mandatory Students

- ▶ Encouraged to enroll in the SHIP as soon as possible so they have access to coverage as early as August 1<sup>st</sup> when the plan year begins.
- ▶ Do not wait for enrollment by the University; this will not take place until after the waiver period closes in mid-September.
- ▶ SHIP costs for mandatory students are billed and paid through the student's Point Park student account.
- ▶ To enroll, choose the appropriate (Athlete or Dance/Theatre/International) Waive or Enroll portal link at the bottom of Haylor's website (link on Point Park insurance page). Once logged into the portal, the option to enroll or waive will be presented.
- ▶ International athletes need to use the Athlete Waive or Enroll portal.
- ▶ Must re-enroll each academic year to continue coverage with the SHIP; renewal of coverage is **not** automatic from year-to-year.

# Highmark Blue Cross Blue Shield

## Identification Cards



- ▶ Haylor will email SHIP information and a copy of the ID card.
- ▶ It takes about 7-10 days to receive the physical ID card in the mail at the address used on the enrollment application.
- ▶ Through Highmark's website, as soon as enrollment is active,
  - ▶ View the virtual ID card
  - ▶ Request a new (physical) card
  - ▶ Fax a copy of the card from Highmark's site; for example, to a healthcare provider's office.

# Highmark Blue Cross Blue Shield Website Registration



- ▶ Go to [highmarkbcbs.com](https://highmarkbcbs.com) and click on Register. Note the following:
- ▶ Member ID: Enter Highmark ID number (numbers only; no letters or spaces) or Social Security Number.
  - ▶ International students without a Social Security Number will need to have the Highmark ID number.
- ▶ Student's first and last names, date of birth, and address need to match enrollment information.
- ▶ Email address and phone number do not need to match enrollment information.
- ▶ Registration Problems?
  - ▶ If at least two business days have passed since second confirmation email was received from Haylor (containing copy of insurance ID card), and the registration is still unable to be completed,
  - ▶ Student is either not enrolled or enrollment is not active in Highmark's system, or the registration information entered does not match Highmark enrollment records.
  - ▶ First, contact Haylor to verify enrollment is active and information in Highmark's system is correct, then if still unable to complete online registration,
  - ▶ Request assistance from Highmark at 1-866-306-1059. This number cannot assist with enrollment, termination, benefits, or claims.

# SHIP Waiver

## University Requirements for Insurance

Go to [pointpark.edu/insurance](http://pointpark.edu/insurance) for a list of requirements.

It is the student's responsibility to make sure their health insurance fully meets all requirements prior to submitting the waiver request.

Waiver requests that do not fully meet the requirements will be denied.

Benefit information is usually available through the employer or insurance company, or their website.

A Summary of Benefits and Coverage (SBC) or similar document will usually provide the information needed to compare student's plan to University waiver requirements

# SHIP Waiver

## Waiver Portal

- ▶ Go to [pointpark.edu/insurance](http://pointpark.edu/insurance) > SHIP Waiver
  - ▶ Before proceeding to the waiver portal read all information.
  - ▶ Verify the student's current insurance benefits meet all applicable University requirements.
- ▶ Choose the appropriate (Athlete or Dance/Theatre/International) Waive or Enroll portal link at the bottom of Haylor's website. Once logged into the portal, the option to enroll or waive will be presented.
- ▶ International athletes must use the Athlete waiver/enrollment portal.
- ▶ Login with student's last name and Point Park student ID number.
- ▶ To be able to login the student must be registered for classes, **and** the health insurance charge must be on the Point Park student account.
- ▶ Answer all questions, upload a copy of the front and back of the insurance card or other comparable document, and submit the waiver.

# SHIP Waiver

## Troubleshooting – Waiver Portal

### Problems Logging Into The Waiver Portal

- ▶ Allow enough time for the student's information to be captured during the weekly update. Weekly updates are normally processed on Fridays, with portal access the following Monday or Tuesday. Examples:
  - ▶ Class registration on Thursday: Student is added to portal with the next day's update (on Friday) and portal will be accessible the following Monday or Tuesday.
  - ▶ Class registration on Friday: Student is added to the portal with NEXT Friday's update and portal will be available the Monday or Tuesday after that.
- ▶ Make sure to use the correct portal at the bottom of the page on Haylor's website.
- ▶ Do not try to login to the website using the Client Login in the upper right corner of the page.

### Problems Submitting the Waiver

- ▶ Make sure every question is answered, even if it does not apply.
  - ▶ Example: if you do not have Medicaid, choose NA.
  - ▶ If your insurance company is not in the list of insurance companies, choose "Not on the list." Choices such as these may be at the beginning or end of the list, or may be alphabetical.
- ▶ A digital copy of the front **AND** back of the insurance card (or equivalent information) must be provided as part of the waiver process. Providing a copy of only one or the other could cause a denial of your waiver.

**For Additional Assistance With the Waiver Contact Haylor.**

# SHIP Waiver

## After Submitting the Waiver

- ▶ An auto-generated email confirmation is sent upon successful submission. If no email confirmation is received (after checking spam/junk box), resubmit the waiver.
- ▶ Waiver information and insurance coverage is subject to verification. It is the student's responsibility to check their email, including the spam/junk box, on a regular basis for additional information requests from Haylor until the waiver is approved or denied.
- ▶ If the waiver is approved, Point Park will be notified via weekly update, and the student account will be credited. It is the student's responsibility to check their University student account to make sure they've received the credit.
- ▶ Once the waiver is approved and the credit has posted, the waiver process is completed for the academic year. A new waiver needs to be submitted for any future years the student is mandatory and does not want to enroll in the SHIP.

# SHIP Waiver

## Troubleshooting – After Submitting the Waiver

If 10 business days have passed since receiving the confirmation email from Haylor and the insurance charge credit has not posted to the student account, check for additional email correspondence from Haylor which could include,

Request for additional information needed to verify waiver information and/or insurance benefits

Waiver denial

If no additional email correspondence received, follow up with Haylor by forwarding the confirmation email to [student@Haylor.com](mailto:student@Haylor.com) and request a status update.

If no confirmation email was received, resubmit the waiver.



# SHIP Waiver

## Waiver Denial

If the request to waive is denied, the decision may be appealed **before the waiver deadline** by forwarding the denial email to [student@Haylor.com](mailto:student@Haylor.com). Include an explanation and documentation that supports the appeal.

Denials that are unable to be resolved by the waiver deadline will result in

- The student being enrolled in the SHIP for the full academic year
- The cost of the SHIP will remain on the Point Park student account for the full academic year.

No waivers or appeals will be accepted after posted deadlines.

- ▶ The official method of communication with students is via Point Park email.
- ▶ It is the student's responsibility to make sure their email is working, check their email on a regular basis, and respond or take action as appropriate.
- ▶ For Point Park email issues, contact the Technology Help Desk at 412-392-3494 or [helpdesk@pointpark.edu](mailto:helpdesk@pointpark.edu).
- ▶ The Help Desk is **not** able to assist with SHIP issues.
- ▶ See Important Contacts for SHIP assistance.

# University Communications

# Important Contacts

## **Haylor, Freyer & Coon Inc.**

Assistance with SHIP waiver & enrollment

📞 1-866-535-0456

✉️ [student@haylor.com](mailto:student@haylor.com)

## **Technology Helpdesk**

Assistance with Point Park email, PointWeb, Schoology, etc.

**Not** SHIP enrollment or waiver

📞 412-392-3494

✉️ [helpdesk@pointpark.edu](mailto:helpdesk@pointpark.edu)

💻 [pointpark.edu/About/AdminDepts/TechnologyServices/HelpDesk](http://pointpark.edu/About/AdminDepts/TechnologyServices/HelpDesk)

## **Highmark Blue Cross Blue Shield**

Assistance with benefits & claims questions for enrolled students

**Not** Enrollment or termination

📞 Call the number on the back of the insurance card

💻 [highmarkbcbs.com](http://highmarkbcbs.com)

## **Student Accounts**

Assistance with Point Park student account questions or payment

**Not** SHIP enrollment or waiver

📞 412-392-3424

✉️ [studentaccounts@pointpark.edu](mailto:studentaccounts@pointpark.edu)

💻 [pointpark.edu/studentaccounts](http://pointpark.edu/studentaccounts)

# Important Links

## **SHIP Website**

Full information about SHIP enrollment and waiver can be found on the Point Park website including deadlines, eligibility, costs, coverage options, plan documents, waiver process and requirements, etc.

[pointpark.edu/insurance](https://pointpark.edu/insurance)

## **View and Pay Point Park Student Account**

Visit [pointpark.edu/studentaccounts](https://pointpark.edu/studentaccounts) for Point Park student account billing, payment plans and options, and links to view and pay.