



# Required Health Insurance FAQs

2023-2024

CHAMBERLAIN UNIVERSITY

## Who provides the Student Injury and Sickness Plan that is available to Chamberlain students?

Chamberlain University offers students a Student Injury and Sickness Plan underwritten by Aetna Insurance Company and administered by Aetna.

## Who is eligible to enroll?

Health Insurance plans are available to all Chamberlain students, including registered part-time students taking at least six credit hours per semester for undergraduate programs. Coverage is effective 24 hours per day during the period for which the premium has been paid and eligibility has been met. All registered on-site pre-licensure and MPAS students are automatically enrolled in this insurance plan at registration, unless proof of comparable coverage is furnished. Insurance is mandatory for online students enrolled in MSN-NP tracks and the BSN online program. Eligible dependents of students enrolled in the plan may participate on a voluntary basis. Eligible dependents are the student's spouse, domestic partner or civil union partner and dependent children under 26 years of age.

## When will the policy be effective?

For 2023-2024, the effective date of the annual plan is July 10, 2023 and the expiration date of the plan is July 7, 2024. There are also policies available on a session by session basis that you can enroll in depending on when you start the program or if you lose your coverage. Please contact the healthcare compliance team at **877.491.5223** or by opening a case via **My Chamberlain** at [community.chamberlain.edu](https://community.chamberlain.edu) for specific dates.

## When does the enrollment period start?

The enrollment period is open four weeks prior to each session start. On-site pre-licensure and MPAS students will be covered from the start of the term until the end of the term for which they have enrolled. If you need health insurance coverage after open enrollment ends, contact the healthcare compliance team at **877.491.5223** or by opening a case via **My Chamberlain** at [community.chamberlain.edu](https://community.chamberlain.edu) to be enrolled in the Aetna Plan. The details of the coverage dates can be viewed online at [chamberlain.edu/studentinsurance](https://chamberlain.edu/studentinsurance). There you will find a summary of the 2023-2024 Student Injury and Sickness Insurance Plan and the coverage that is provided by the Plan.

## What is the deadline to comply with the mandatory student health insurance requirement?

The deadline is the Friday of Week 1 of your first session at Chamberlain and each new policy year thereafter. Students who do not provide proof of existing health insurance coverage including a copy of the front and back of their insurance card and complete the 2023-2024 health insurance requirement form will be auto-enrolled for health insurance for that session.

## Why is Chamberlain requiring students to carry a health insurance plan?

Your personal health is of the utmost importance in providing safe and professional care. Maintaining personal health insurance is one such way to ensure your ability to adequately protect yourself and your patients. As such, our clinical partners require that our students demonstrate proof of health insurance.

## Where can I get more information about the benefits available?

Please read the plan brochure to determine whether this plan is right before you enroll. The plan brochure provides details of the coverage including costs, benefits, exclusions and reductions or limitations and the terms under which the coverage may be continued in force. The details of the plan can be viewed online at [chamberlain.edu/studentinsurance](https://chamberlain.edu/studentinsurance). There you will find a summary of the 2023-2024 Student Injury and Sickness Insurance Plan and the coverage that is provided by the Plan.



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## How much does the plan cost?

For detailed information on health insurance policy rates and benefits, please visit [chamberlain.edu/studentinsurance](https://chamberlain.edu/studentinsurance).

## Where do students go to enroll in the insurance plan? How do I renew my insurance?

Students must visit the Aetna website, [aetnastudenthealth.com](https://aetnastudenthealth.com), to enroll in the insurance plan. The policy is in effect for the coverage period selected. Based on admission, students may enroll beginning at their session start date. All coverage, however, will terminate at the end of the period for which the premium has been paid.

## What if you are already covered by a health insurance plan?

Students who currently have their own health insurance policy must provide proof of active coverage by uploading and mapping a copy of their insurance card (front and back) and filling out the Health Insurance Requirements Form in their Complio account by the specific compliance deadline.

## Once I'm enrolled in the plan, what options do I have to remove coverage?

Your coverage in the student health insurance plan cannot be terminated unless the requirements are not met or unless you enter the Armed Forces.

## Are student physicals, titers and immunizations covered?

Yes, a physical exam is covered when required as a condition of enrollment. Titers and certain immunizations are covered under the plan as well. Benefits are paid based on the type of service provided and the terms of the policy. To determine what services are covered, please contact Aetna at **877.480.4161**.

If the exam and immunizations are covered under the Preventive Care Services benefit, there will be no deductible, copay or coinsurance applied when treatment is received from a Preferred Provider. Preventive Care Services received from an out-of-network provider are covered at 60 percent. If the exam and immunizations are not covered under the Preventive Care Services benefit, then the plan will pay 80 percent of the preferred allowance when treatment is received from a Preferred Provider. If an Out-of-Network Provider is chosen, then the plan pays 60 percent of usual and customary charges. Out of network office visits (non preventative) are covered at 60 percent.

## How do you pay for the insurance?

The charge will be posted to your student account. To pay the insurance amount and avoid interest charges to your student account, you should visit the e-payment site at the [My Chamberlain](#) portal experience to view your bill and pay with your credit card once the payment posts to your student account.

(Please note: The charge for insurance will not be posted until after the semester/term starts.) Only the student portion of the policy can be placed in your account. Dependent policies must be paid to Aetna directly.

## Are prescriptions covered through this plan?

Yes, prescription coverage is included. To determine if a certain prescription will be covered, please contact Aetna at **877.480.4161**. Tier 1 drugs: \$15.00 copay, Tier 2 drugs: \$35.00 copay, Tier 3 drugs: \$60.00 copay for up to a 30-day supply when obtained from an Aetna Preferred Pharmacy/CVS Pharmacy. Prescription drugs obtained from an out-of-network pharmacy are covered at 50 percent after the co-pay.



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## Are specialty physicians covered through this plan?

The Preferred Provider network for this plan is Aetna Open Choice PPO Network. Preferred Providers can be found using the following link: [aetnastudenthealth.com/en/main/find-doctor.html](https://aetnastudenthealth.com/en/main/find-doctor.html)

## How do I contact Aetna if I have additional questions?

Aetna's customer service is available 8:30 a.m. to 5:30 p.m. EST, Monday through Friday, for any questions by calling **877.480.4161** or email customer service through the website link: [aetnastudenthealth.com/en/main/contact-us.html](https://aetnastudenthealth.com/en/main/contact-us.html)

Submit all inquiries and claims to: Aetna Student Health

P.O. Box 981106

El Paso, TX 79998

Fax: 859.455.8650

Online: [aetna.com/health-care-professionals/claims-payment-reimbursement.html](https://aetna.com/health-care-professionals/claims-payment-reimbursement.html)

## Who do I contact at Chamberlain with questions about deadlines or process?

You can contact the Healthcare Compliance Department at **877.491.5223**.

The student injury and sickness insurance policy is underwritten by Aetna Insurance Company. This flyer provides only a brief description of your benefits. For a full description of coverage, including costs, benefits, exclusions, any reductions or limitations and terms under which the policy may be continued in force, log on to [aetnastudenthealth.com](https://aetnastudenthealth.com).

NOTE: This document is not an insurance policy document and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. The information contained herein is a summary of certain benefits which are offered under a student health insurance policy issued by Aetna and does not constitute a promise of coverage. Benefits and rates under any student policy are subject to state and federal requirements and review. Aetna reserves the right to make any changes necessary to meet such requirements.