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

Chamberlain University offers students a Student Injury & Sickness Plan underwritten by UnitedHealthcare® (UHC) Insurance Company and administered by UnitedHealthcare StudentResources.

Who is eligible to enroll?

All registered full-time students are automatically enrolled in this insurance Plan at registration, unless proof of comparable coverage is furnished. All registered part-time students taking at least 6 credit hours per semester for undergraduate programs and 3 credit hours per semester for graduate programs are eligible to enroll in this insurance Plan. 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 2019-2020, the effective date of the annual renewal plan is July 9, 2019 and the expiration date of the plan is July 5, 2020. The effective date of the first time enrollment plan is July 8, 2019 and the expiration date of the plan is July 5, 2020. 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 your student portal my.chamberlain.edu for specific dates.

When does the enrollment period start?

The enrollment period is open four weeks prior to each session start. 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 your student portal my.chamberlain.edu to be auto-enrolled in the UnitedHealthcare Plan. The details of the coverage dates can be viewed online at chamberlain.edu/studentinsurance. There you will find a summary of the 2019-2020 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 Sunday prior to the first day of your first semester 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 2019-2020 health insurance requirement form will be auto-enrolled for health insurance for that session. Students who are auto-enrolled in error will have until week 4 to appeal that enrollment and every session after that if proof of existing health insurance is not received.

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

Your personal health is of the utmost importance in providing safe and professional nursing 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. There you will find a summary of the 2019-2020 Student Injury and Sickness Insurance Plan and the coverage that is provided by the Plan.
How much does the plan cost?

For detailed information on health insurance policy rates and benefits, please visit chamberlain.edu/studentinsurance.

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

Students must visit the UHCSR website, studentcenter.uhcsr.com/chamberlain, 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 upload the completed Health Insurance Requirements form along with a copy of the front and back of your insurance card to your Complio profile. The Health Insurance Requirements form must be completed once each policy year that the student attends Chamberlain.

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 UnitedHealthcare StudentResources at 866.808.8298

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 not covered. If the exam and immunizations are not covered under the Preventive Care Services benefit, then the plan will pay 80% of the preferred allowance when treatment is received from a Preferred Provider. If an Out-of-Network Provider is chosen, then the plan pays 50% of usual and customary charges.

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 on the Chamberlain student portal page (my.chamberlain.edu) 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 UHCSR directly.
Are prescriptions covered through this plan?

Yes, prescription coverage is included. To determine if a certain prescription will be covered, please contact UnitedHealthcare StudentResources at 866.808.8298. Tier 1 drugs: $20.00 copay, Tier 2 drugs: $35.00 copay, Tier 3 drugs: $70.00 copay for up to a 31-day supply when obtained from a UnitedHealthcare (UHCP) Network Pharmacy. Mail order Prescription Drugs through UHCP at 2.5 times retail Copay up to a 90 day supply. Prescription drugs obtained from an out-of-network pharmacy are not covered.

Are specialty physicians covered through this plan?

The Preferred Provider network for this plan is UnitedHealthcare Options PPO. Preferred Providers can be found using the following link: http://www.uhcsr.com/lookupredirect.aspx?delsys=01

How do I contact UnitedHealthcare if I have additional questions?

Chamberlain University Dedicated Toll Free Number: 866.808.8298
Submit all inquiries and claims to: UnitedHealthcare StudentResources
P.O. Box 809025
Dallas, TX 75380-9025
866.808.8298
Email: customerservice@uhcsr.com

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 UnitedHealthcare 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 www.uhcsr.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 UnitedHealthcare and does not constitute a promise of coverage. Benefits and rates under any student policy are subject to state and federal requirements and review. Company reserves the right to make any changes necessary to meet such requirements.