WHAT IS SHIP?
GSHIP is a health insurance plan designed just for students attending The Claremont Colleges. This plan is available to protect your educational future. If you get sick or injured, insufficient health insurance can lead to financial hardships that can threaten your ability to attend class, pay tuition, get student loans, or live away from home. Having health insurance is a safety net that helps ensure you are able to stay in school, so you can graduate and achieve your professional goals. GSHIP is required for the following students:

- All matriculated domestic students
- International students attending on a student visa (F-1, J-1, or M-1)

AM I REQUIRED TO HAVE HEALTH INSURANCE?
Yes, all continuing students or newly matriculated students are required to have health insurance coverage. You will be automatically enrolled in GSHIP, unless proof of comparable coverage is provided and a waiver is submitted by the Waiver Deadline Date. If you have other health insurance, such as coverage as a dependent under your parent’s or spouse’s insurance plan, and you do not wish to enroll in GSHIP, you may submit a waiver application.

WHAT IS A HEALTH INSURANCE WAIVER APPLICATION?
A health insurance waiver application is an online form that you fill out if you have other qualifying health insurance and do not wish to be enrolled in GSHIP. As part of the waiver process you are required to provide specific information about your insurance coverage, which will be verified by the Institute or a designated waiver administrator.

DOES MY OTHER INSURANCE QUALIFY?
If you wish to waive GSHIP because you have other insurance, benefits under that plan must include all of the following:

- Coverage must be continuous (no break or termination) for the entire academic year;
- Coverage must be effective prior to August 21, 2015;
- Maximum benefit must be unlimited;
- Deductible of $1,000 or less per policy year;
- Claims must be paid by a U.S.-based company; and
- Underwriting company must be owned, operated, and headquartered in the United States and must be in full compliance with applicable federal laws. International students may not waive with insurance from their home country.

Your insurance coverage will be verified. Students who are covered under a health insurance plan that does not meet all of the applicable requirements will not be allowed to waive out of GSHIP.

SHOULD I WAIVE GSHIP?
If you have other coverage that meets the waiver criteria, it is your decision whether or not to waive. However, here are some important things to consider first:

- GSHIP may be a less expensive alternative than being insured on an individual plan or as a dependent on an employer group plan through your parent or spouse. When comparing costs, be sure to look at premium, deductibles, copays, and out-of-pocket maximums.
- GSHIP has a local PPO provider network. If you have out-of-state coverage, or HMO or PPO coverage with a limited provider area, there may not be any network providers near school. You may have to pay higher out-of-network copays, deductibles, or coinsurance.

Please remember that if you waive coverage under GSHIP, you are responsible for any medical costs you incur.

WHAT IS THE WAIVER DEADLINE DATE?
The waiver deadline date for the 2015–2016 academic year is September 18, 2015.

WHAT HAPPENS IF I DON’T WAIVE BY THE DEADLINE DATE?
Students who do not submit a waiver application by the deadline date each academic year will be automatically enrolled in GSHIP.

IF MY INSURANCE COVERAGE STARTS AFTER THE SEMESTER BEGINS, CAN I GET A REFUND?
If it is past the waiver deadline date, your GSHIP coverage will remain in place and you will have to wait until next academic year to waive out of GSHIP. No refunds will be issued.

WHAT IF I SUCCESSFULLY WAIVE OUT OF GSHIP, THEN LOSE MY OTHER COVERAGE?
You may enroll in GSHIP mid-year if you waived out but later lose your other coverage due to no fault of your own, such as coverage that terminates due to a loss of employment (by you, your spouse, or your parent) or by reaching an age limit set by the plan. This does not include coverage that has been voluntarily or inadvertently terminated by you, for example, by missing an enrollment deadline. To enroll in the plan mid-year after an involuntary loss of coverage, you must notify Student Health Services on campus and submit proof of loss of coverage within 31 days of termination of prior coverage. Premium will not be pro-rated. You must pay the entire premium for the term in which you are enrolling.

IF THERE ARE ANY DISCREPANCIES BETWEEN THIS DOCUMENT AND THE POLICY, THE POLICY WILL GOVERN.
HOW DO I SUBMIT A WAIVER APPLICATION?

To submit a waiver application, have a copy of your insurance card ready, and follow these steps:

1. Go to www.4studenthealth.com/kgi and scroll down to the “Waive out of GSHIP” section, then click on the link to submit a waiver.
2. Enter your last name, date of birth (DOB), and student ID number, then click “Login.”
3. On the next page, where the term of coverage is indicated as “Available to waive,” click “Create.”
4. Please read the text on the next page, then check the “I understand and agree…” box if you agree to the terms and conditions, and click “Continue.”
5. If you submitted an approved waiver in the previous term, your prior insurance information will be shown. If your information has not changed from last term, go to step #7 below.
6. If your insurance information has changed or you do not have an approved waiver on record, you will be asked for information about your insurance plan. Please enter your information exactly as it appears on your insurance ID card. See below for definitions of terms.
7. Click “Submit Petition.” Shortly after you click Submit, you will receive an email confirming receipt of your information.

WHAT INFORMATION DO I NEED TO PROVIDE TO COMPLETE THE WAIVER APPLICATION?

You will need to provide the following information about your insurance coverage:

| Insurance Co. Name: This is the name of the insurance carrier. Please select from the drop-down box. If your insurance carrier is not listed, please select “Other” and enter the full name of the company. |
| Insurance Co. Phone: This is the customer service or provider phone number, usually found on your insurance ID card or the insurance company website, which we can call in order to verify that the information you have provided is accurate. |
| Primary Insured First: This is the first name of the individual who is the primary insured on the plan. |
| Primary Insured Last: This is the last name of the individual who is the primary insured on the plan. |
| Primary Insured DOB: This is the date of birth of the individual who is the primary insured. |
| Relationship to Primary Insured: This is the student’s relationship to the primary insured. Please choose Self, Spouse (if your spouse is the primary insured), Child (if your parent is the primary insured), or Other Adult (if the primary insured is not yourself, spouse, or parent). |
| Policy/Group Number: This is a number found on the insurance ID card of your current health plan. It is different from the member number. It will be listed as Policy or Group Number and may contain an alpha prefix (letters, then numbers). Type it in exactly as it appears on the card. |
| Member/Sub ID: This is a number found on the insurance ID card of your current health plan, sometimes referred to as a member or subscriber ID. It is different from the policy or group number. It is sometimes the Social Security Number of the policyholder. Type it in exactly as it appears on the card. |
| Primary Insured Address: This is the address of the individual who is the primary insured on the plan. |
| Most of this information can be found on the insurance ID card. Other information can generally be found on the insurance company’s website. If you are covered under an employer plan, the employee can contact their employer’s Human Resources department or benefits department or the insurance carrier. |

Please make sure the information you provide on your waiver application is accurate, as incorrect or incomplete information may cause your waiver application to be denied. Information provided on waiver applications will be verified by Ascension, the designated waiver administrator.

HOW DO I KNOW IF MY WAIVER IS APPROVED OR DENIED?

When you submit a waiver application, you will receive a “SHIP Waiver Confirmation” email via your student email account. This means your information has been successfully transmitted. Your waiver is not final until you receive a “Waiver Approval” or “Waiver Denial” email message. Please check your student email account regularly. It is your responsibility to check your student email account for waiver status updates and to send in additional documentation if requested.

Approval of your waiver means that you will not be enrolled in GSHIP for the 2015–2016 academic year and that medical costs you incur will be your responsibility. Keck Graduate Institute reserves the right to verify your eligibility status. If at any time it is discovered that you have failed to maintain coverage that meets the stated requirements, your waiver will be revoked and you will be required to enroll in the Student Health Insurance Plan. If your waiver is denied, you will receive a “Waiver Denial” email and you will be automatically enrolled in GSHIP and you will receive notice after the waiver deadline that your waiver application is denied.

WHAT HAPPENS IF I RECEIVE AN “ACTION REQUIRED” OR “INFORMATION NEEDED” EMAIL?

If you receive an “Action Required – Health Insurance Waiver Pending” or “Information Needed – Health Insurance Waiver Reminder” email, you must provide the requested information, or your waiver will be denied. If you provide the information and it meets the waiver requirements, you will be notified via your student email account within 3–10 business days that your waiver is approved. If you do not provide the information by the date requested, or if the documentation you provide does not meet the insurance waiver requirements, you will be automatically enrolled in GSHIP and you will receive notice after the waiver deadline that your waiver application is denied.

It is your responsibility to check your student email account for waiver status updates and to send in additional documentation if requested.

WHOM SHOULD I CONTACT IF I HAVE ADDITIONAL QUESTIONS?

For more information or for questions about waivers, please contact Ascension, the waiver administrator, at 1-800-537-1777 or customerservice.la@ascensionins.com.