

## LAUDER INSURANCE REQUIREMENTS: SUMMER AND ACADEMIC TERM

Due to the unique structure of the Lauder program, the insurance requirements are different for the summer 2017 term than for the 2017-2018 academic year.

### INSURANCE REQUIREMENTS FOR THE SUMMER 2017 TERM:

Lauder, like all full time matriculating students at the University of Pennsylvania and Wharton, are required to carry health insurance. Lauder students are required to have it at the start of their program for the summer term. You must submit a waiver if using your personal insurance or enroll in the [Penn Student Insurance Plan](#) (PSIP). The insurance carrier for PSIP is Aetna Student Health. Lauder students who don't submit a waiver, or actively enroll in the PSIP, will be enrolled automatically in PSIP by the University. You can learn more about PSIP, including the policy brochure, summary of benefits and coverage, and dates and rates [here](#).

Students who actively enroll in PSIP may also enroll their dependents, including lawful spouse/domestic partner and unmarried dependent children under age 26 who reside with, and are fully supported by, the covered student for the same coverage. Covered students may enroll their eligible dependents online by the [specified deadline\(s\)](#) by visiting [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com). Dependent applications and payments are administered directly by Aetna Student Health. For more information please visit the [dependent coverage website](#). For information or general questions on dependent enrollment, contact Aetna Student Health at +1 (800) 841-5374.

The website opens for online summer waiver/enrollment beginning on May 1, 2017 and closes on May 31, 2017 for the summer coverage plan (please note that it may take a few days for your registration information to get to the website from the Penn system so if the website can't find you in its database please try back in a few days). If you need to expedite your enrollment, please contact SHS for a paper application at +1 215 746 3535, option #3. This plan will cover students from May 1, 2017 until July 31, 2017. The cost is \$844 and this will be billed to your student account.

### INSURANCE REQUIREMENTS FOR THE 2016-2017 ACADEMIC YEAR:

Your summer insurance or waiver will expire on July 31, 2017. You must resubmit your waiver information or enroll in PSIP for the 2017-2018 academic year. ***You must enroll or waive online every year you are a student at Penn.***

The website will be open for the 2017-2018 academic year from July 1, 2017 until August 31, 2018. The cost of the premium will be posted once it is finalized, but last year's rates can be found [here](#).

**Important:** From this term onward in order to waive PSIP, your insurance plan must fully meet the University's criteria for acceptable coverage. These criteria can be found here: <http://www.vpul.upenn.edu/shs/inreq.php>. Please check your current insurance policy carefully, as students whose health insurance does not meet these criteria for 2017-2018 will be enrolled in PSIP automatically.

### **ACCESS TO STUDENT HEALTH SERVICE (SHS)**

All full-time, non-dissertation students are required to have coverage for the Student Health Service (SHS), through payment of the [Clinical Fee](#). The Clinical Fee covers basic health care services, such as routine and acute visits to nursing, women's health, and primary care. Please go to <http://www.vpul.upenn.edu/shs/incharges.php> for more information on covered services.

The clinical fee for Lauder students in the summer term (May 1, 2017 until July, 2017) is \$110. The clinical fee is mandatory, Depending on your insurance the vaccinations themselves may cost additional. Students without PSIP will have to pay for the required vaccinations/immunizations and then submit them to their insurance coverage for reimbursement.

### **ONLINE INSTRUCTIONS:**

The online system will direct you on how to submit your insurance selection. Once you have completed your selection, you will receive a confirmation e-mail. Please save this email, as it will be confirmation that you visited the site. You can access the website at <http://www.vpul.upenn.edu/shs/inreq.php>.

### **ENROLLING IN THE PENN SPONSORED INSURANCE PLAN (PSIP):**

Students who wish PSIP coverage are required to actively enroll online. Default enrollment is designed as a final measure to enforce the insurance requirement. Students who wish to enroll in PSIP should not use this mechanism as it may cause a disruption in coverage due to the increased processing time. Also changes in registration status can affect your eligibility and can result in a denial of coverage.

#### *What you will need:*

- You will need to have a PennKey and password. The PennKey is your link to most of the electronic resources that you will need while here on campus. Approximately four business days after you've paid your deposit to Wharton, you will receive an email from the University of Pennsylvania's ISC department. The subject line will be "Important Information on setting up your Penn electronic credential (PennKey)." The email will contain a code and instructions that allow you to set up your PennKey. Follow the email's instructions to create your PennKey account. Questions about the PennKey should be directed to Charicha Ford in the MBA Admissions Office at [fordc@wharton.upenn.edu](mailto:fordc@wharton.upenn.edu) or you may also visit the [University of Pennsylvania PennKey website](#).
- If you wish to enroll any dependents on PSIP, please be aware that the Aetna Student Health Group (the insurance carrier) manages dependent coverage separate from Penn. Covered students may enroll their eligible dependents online by the [specified deadline\(s\)](#) by visiting [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com). Dependent applications and payments are administered directly by Aetna Student Health. For more information please visit the [dependent coverage website](#). For information or general questions on dependent enrollment, contact Aetna Student Health at, +1 (800) 841-5374.

- The address you have listed in the Penn registration system (Penn in Touch) as your local address is where your insurance card will be mailed to you. Please make sure this is up to date. Please be sure to update your address (if it has changed) in Penn in Touch at least 5-7 business days before enrolling in PSIP online.
- *You must have an email address on file with Aetna* in order to access this system. Please enter this at <https://medley.isc-seo.upenn.edu/directory/jsp/fast.do?fastStart=profile>. It will take about 7 days for this to transfer into the Aetna system.
- You will be mailed your insurance card in 2-4 weeks. Please allow 3-4 days for after you enroll for Aetna Student Health to add you to their membership list. If you need to use PSIP immediately please call 215-746-3535 option #3 and ask for the Aetna Student Health representative.

### **WAIVING THE PENN STUDENT INSURANCE PLAN (PSIP)**

Students who have adequate alternate health insurance may waive PSIP through the same [online portal](#). Please note that all waiver requests must be approved by the University. The University audits waiver requests and may contact your insurance company to verify your plan meets these criteria. Alternate insurance plans found to not meet this criteria will not be approved for waiving PSIP.

Before you log on to the website you should have:

1. Insurance card.
2. Address/Phone of carrier
3. Policy number/group number
4. Name of policy holder
5. Effective/terminations dates
6. Copy of policy; students should check their plans to ensure that it meets the University's minimum waiver criteria. These are found here:  
<http://www.vpul.upenn.edu/shs/inreq.php>.

### **FAQS**

Visit [here](#) for frequent asked questions about PSIP and insurance requirements

### **QUESTIONS?**

If you have questions regarding PSIP, waiver requirements, or the Clinical Fee, please contact the Insurance Office at [shsinsur@pobox.upenn.edu](mailto:shsinsur@pobox.upenn.edu). Please cc Kimberly Norton on these emails.

If you have general questions regarding Student Health Service, please call +1 215-746-3535.