



HEALTH INSURANCE FAQ



ROSS UNIVERSITY
SCHOOL OF MEDICINE

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IMPORTANT CONTACT INFORMATION



ROSS UNIVERSITY
SCHOOL OF MEDICINE

Office of Student Finance

Phone: 732-509-3051

Email: bursar@rossu.edu or finaid@rossu.edu

Web: medical.rossu.edu

Monday through Friday from 8 am to 6 pm ET

Aetna Student Health

T: 877-381-3551

[RUSM Aetna Student Website](#)

[Aetna Benefits Summary](#)

Health insurance is required, and you must maintain active medical health insurance coverage while enrolled at Ross University School of Medicine (RUSM) at all times. The school-sponsored health insurance plan through Aetna is an annual (Fall) enrollment billed three times to your student account throughout the academic year. It is your responsibility to request reinstatement of health insurance at any time during the school year should there be a loss in medical coverage that was not previously provided by the school. This also applies if you are turning 26 and previously covered under a parent's health insurance plan. Below, we have provided a list of frequently asked questions to assist you with understanding RUSM's student health insurance.

HEALTH INSURANCE PERIODS

What are the health insurance periods?

Fall 2022: 08/25/22 – 12/31/22

Spring 2023: 01/1/23 – 04/29/23

Summer 2023: 04/30/23 – 08/26/23



PROVIDER INFORMATION AND DETAILS

Who provides health insurance to RUSM students?

As an RUSM student, you are able to receive health insurance coverage through our plan with Aetna Student Health. For details about your Aetna benefits and coverage, visit <https://www.aetnastudenthealth.com/RUSM> or call Aetna directly at 877-381-3551.



WAIVING HEALTH INSURANCE

Can I waive the Aetna Health Insurance Plan?

Yes, as long as you complete the [waiver form](#) located on the Aetna website during the waiver period and waive out of the annual enrollment before the deadline.

You may waive our university-sponsored coverage if you hold your own comparable health insurance policy that meets the waiver standards. If you wish to obtain a waiver, your insurance is required to have the same coverage dates as Aetna. Qualifying coverage includes but is not limited to preventative coverage, routine coverage, and behavioral health coverage.

Please note that you can only waive university-sponsored coverage once a year. For continuing students, this will occur in the Fall.



TO SUBMIT A WAIVER REQUEST:

- Go to the [Aetna Student Health Waiver Site](#)
- Select “Enroll/Waive”
- When the new webpage loads, select “Enroll/Waive” again
- At the Secure Login page, enter your Student ID number and Date of Birth in the mm/dd/yyyy format
- Click “Login” and you will be routed through the waiver process (Please be sure to remove “@00” and enter the last 6-digits. For example, student ID #: @00123456 should be entered as 123456)

Please be sure to actively check your university email to receive important updates relating to health insurance. It is important you read each notification as you may have additional criteria to meet. Your waiver will be audited by Aetna Student Health. When the audit is completed, you will be notified of the final audit status, which could include:

- Approved – Your waiver has been approved and you can expect the insurance charge to be removed from your student account 30 days following the waiver deadline.
- Failed/Not Approved – Your waiver has been denied and you will be responsible for paying for the insurance premium within 30 days of being billed.

Travel insurance and travel insurance attached to OHIP are not replacements for a Medical Health Insurance Plan in the US. Charges for past term insurance fees will not be refunded for any reason, with no exceptions. Any request to waive or remove insurance will be later denied if any claims are found to be on file with the insurance company or if verification of insurance failed to meet the waiver criteria. Should this occur, the university-sponsored coverage will be reinstated.

I waived the insurance before the deadline and my waiver failed the audit review. Can I appeal this decision?

If your waiver request failed the audit review, you will receive an email from Aetna Student Health with an attached verification form. You must submit the form directly to Aetna Student Health by or before the waiver deadline if you are requesting an appeal.

Can I send in a waiver appeal after the deadline?

No. You must adhere to the waiver deadline. The next opportunity to waive will be the following academic year.

HEALTH INSURANCE CARD

How can I get my health insurance card?

You can print a card by visiting the [Aetna website](#). You will need to enter your Student ID# (D#) and Date of Birth. Please be sure to remove “@00” and enter the last 6-digits. For example, student ID #: @00123456 should be entered as 123456. Aetna will not mail health insurance cards unless you contact them and submit a special request.



CLINICAL ROTATIONS

I am not starting my rotations until mid-semester. Do I have health insurance coverage before I start?

If you are billed for health insurance for the term in question, you will have insurance coverage. If you were not billed, please contact the Office of Student Finance at finaid@rossu.edu. Please note that coverage cannot be prorated if enrolled after coverage begins.

SPOUSE & DEPENDENTS

How can I add a dependent or spouse to my coverage?

RUSM does not process Dependent Coverage. To enroll the dependent(s) of a covered student, please complete enrollment by visiting www.aetnastudenthealth.com, selecting the school name, and clicking on the “Enroll: Dependents” link or by calling customer service at (877) 381-3551 and requesting that an Enrollment Form be sent in the mail. Please see the [Aetna Benefit Summary](#) for deadlines.

REINSTATING HEALTH INSURANCE

I submitted a waiver that was approved but I can no longer use my current coverage. Can I reinstate the university-sponsored health insurance?

Yes. You are allowed to request reinstatement of university-sponsored health insurance for a qualifying life event. Please note that once you submit the reinstatement request, any Aetna insurance waivers previously approved will be removed and you will not be eligible to waive this insurance for the remainder of the academic year.

Please note if you are no longer active with the university and/or have been dismissed or withdrawn, you will not be eligible to reinstate the university-sponsored health insurance.

You will also be responsible for the health insurance charge as it will be reflected on your account. You may review your account balance by visiting [My Ross Med](#).

STEPS TO REQUEST REINSTATEMENT

- Log into [My Ross Med](#)
- Click on “Account Overview”
- Click on “Health Insurance Reinstatement Form”
- Select the term you are requesting insurance to begin
- Check the agreement box
- Click on “Submit”

I'm not currently enrolled, but still active with the university, can I request Aetna coverage?

Yes. You are allowed to request reinstatement of university-sponsored health insurance if you remain active with the university (for example, when in temporary withdrawal or leave of absence status). If you will be registering for classes, you will be automatically enrolled and charged for university-sponsored Aetna health insurance at the time of registration and will not need to request reinstatement. However, you can request reinstatement prior to your registration should you require coverage sooner. You will also be responsible for the health insurance charge as it will be reflected on your account. Your account balance can be reviewed by visiting [My Ross Med](#).

If you are interested in reinstating Aetna coverage, please submit your reinstatement requests during the following enrollment periods:

Fall: 8/15/22 - 9/30/22

Spring: 12/15/22 – 1/30/23

Summer: 4/15/23 – 5/30/23

Please note that if you have been dismissed or withdrawn, you will not be eligible to reinstate the university-sponsored health insurance.

If you are a student receiving financial aid, health insurance charges may not be covered by your loan disbursements as there could be several factors that determine whether your financial aid is able to cover this charge. Please call the Office of Student Finance at 732-509-3051 to learn more about how your financial aid can be applied to health insurance charges.



EXTENDING HEALTH INSURANCE BEYOND GRADUATION

I will be graduating soon. Can I extend my health insurance coverage beyond graduation?

Yes. If you are a graduate, you can extend health insurance coverage beyond graduation but only for the remainder of the academic year. In this case, you will be responsible for making a payment within two business days of the charge being posted to your account or your coverage will be canceled. Please follow the reinstate steps on the previous page.

PENDING GRADUATION

I am pending graduation. Why was I billed for health insurance?

Students who have registered for classes are billed for health insurance automatically. If your final class ends 31 days prior to the start of the university-sponsored coverage for the term, this charge can be reviewed for removal. If this is applicable to you, please contact the Office of Student Finance.



AETNA® VITAL SAVINGS (DENTAL)

How can I participate in the Vital Savings Dental discount program?

Students enrolled in Aetna Health Insurance also have the option to enroll in the Aetna® Vital Savings dental discount program, which provides savings on cleanings, crowns, whitening, and more. Students enrolled in the program are responsible for paying an annual fee and will receive a discount card that can be presented to an in-network dental office. For a list of participating dentists, [click here](#). To learn more about this offering and review the plan, visit the [Aetna® Vital Savings](#) page.

COVERAGE, DEDUCTIBLES, AND MORE

Where can I get more information about the details of my coverage, deductible, and how to access claim forms?

Aetna has extensive resources available to you on the [student website](#). This includes medical and prescription claim forms, information on covered services, deductibles, plan limits, and much more. You can also register for the member website for additional information including your claims. To access claim forms visit the [Resources and Forms](#) page.

I have university-sponsored health insurance. How do I use it?

Aetna has resources available to you on the [student website](#). We encourage you to visit the [How to Use Your Student Health Insurance Plan](#) page which provides steps to follow as well as printable PDF claim forms.

Where can I get more information regarding the available Health Programs through Aetna?

We encourage you to review the health programs provided through Aetna that allow you to have savings on Mindcheck® (emotional well-being), Vision (eye exams, etc.), Fitness (gym memberships, etc.), Oral Health (toothbrushes, whitening kits, etc.), Hearing Care, At Home Health Products and more.

To learn more about these programs visit the [Health Programs](#) page or the [Discounts and savings for you to enjoy](#) PDF.



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