

USP Student Health Insurance
Programs – Policies and Procedures
F.A.Q.'s

- 1) **What is the name of the student health insurance?** This year we have a new student health insurance provider, they are InterCounty Health Plans which is a subsidiary of Blue Cross/Blue Shield.
- 2) **What is the website address?** www.usp.edu/shac and students can click on the click here button, they will then need to follow the prompts.
- 3) **How do I waive?** Go to www.usp.edu/shac , click on the “click here” button, then pick our school (University of the Sciences in Philadelphia), then follow the prompts.
- 4) **How do I enroll?** Go to www.usp.edu/shac , click on the click here button, then pick USP, then follow the prompts.
- 5) **What happens if I don’t enroll or waive insurance?** After September 14th, any student that has not waived or enrolled in the Student Health Insurance Plan will automatically be billed \$406 and will be automatically enrolled in the Student Health Insurance Plan.
- 6) **I am going into the website and inputting my student ID and my date of birth but I am getting an error message?** Please call Georgette Shay at 215-596-8536.
- 7) **How do I get further assistance from InterCounty?** You can call 888-243-2358.
- 8) **What is the cost of the USP Student Health Insurance Plan?** The cost is \$812 annually (August 15 to August 14), which will be billed to your student account in two installments (\$406 in September and \$406 in January).
- 9) **What is covered on this new plan?** You can view coverage by going to www.usp.edu/shac, clicking on the “click here” button, then selecting USP and then clicking on the coverage button for further plan details.
- 10) **Can I get insurance for my spouse and/or dependent?** Yes, the charge for the spouse is an additional \$1,510 per year and the charge for each child is an additional \$1,408 per year.
- 11) **If I get the insurance for my spouse/children can I be billed on my student account?** Unfortunately, at this time you can not “charge” your dependents insurance on your account. You will be billed separately by ICHP directly and coverage for your dependents will be conditional upon payment in full.

- 12) **How do I find healthcare providers covered by this plan?** You can view providers by going to www.usp.edu/shac, clicking on the “click here” button, then selecting USP and then clicking on the “Providers” button.
- 13) **Can I enroll in the USP plan if I lost my coverage from another insurer during the semester?** Yes, but you must come in to SHAC with proof of prior insurance and you must notify SHAC within 30 days of the lapse of coverage.
- 14) **If I have insurance coverage in my country of origin (non-U.S.), am I eligible to waive out of the USP plan?** No, we no longer accept insurance policies from non-U.S. insurance companies because the coverage they provide is usually insufficient to provide for the expenses incurred in the U.S. healthcare system.
- 15) **I enrolled in/ waived out of the school insurance last year, do I have to complete the process again?** Yes, you MUST enroll or waive out of USP’s insurance every year , regardless of past participation or other insurance coverage.
- 16) **Is dental and/or vision coverage included in the plan?** No, dental/vision is not included in this plan. However, if you would like to purchase supplement coverage separately you can at www.usp.edu/shac, clicking on the “click here” button, then select USP, then click on Buy coverage for Dental, Vision, Property, Short term Medical for further instructions.
- 17) **I will be doing a study abroad program and have my own health insurance; do you offer something while I am traveling abroad for school?** Yes, we have a supplemental travel insurance program, which you can access by going to www.usp.edu/shac, clicking on the “click here”, then selecting USP and then “Buy International Travel Insurance Coverage”.
- 18) **Are prescriptions covered under the student health insurance plan?** Yes, prescriptions are covered under our plan. The co-pays are as follows: \$10 for generic, \$20 for preferred brand, and \$40 for non-preferred brand. There is a formulary listing which drugs are available in generic form and which drugs are considered preferred vs. non-preferred at www.myichpstudent.com
- 19) **I would like to purchase the insurance, are there other ways of paying for it besides being charged to my student account?** No, currently we are only accepting payments through the student accounts. This may change in future years.
- 20) **I have been charged on my student account, but I do not want the student insurance, what do I do?** All full-time University of the Sciences students MUST HAVE adequate health insurance coverage. If you have other coverage, you must complete the online waiver process.

- 21) **I am a part-time student, can I still purchase the University's student health insurance?** No, unfortunately, InterCounty Health Plans is only for full-time University of the Sciences Students (that means 12 or more credits for undergraduate and 9 or more credits for graduate students). If you are a part-time student and are in need of health insurance coverage you can go to www.usp.edu/shac, clicking on the "click here", then selecting USP and then click on Buy coverage for Dental, Vision, Property, Short Term Medical. Short Term Medical provides insurance for individuals without other alternatives to obtain coverage. Please be advised that when purchasing this insurance, you **can not** charge the cost to your student account.