Q1. **What does the term “waive” the university provided insurance or “insurance waiver” mean?**

**Answer:** Waiving is the student’s process of providing documentation of current comparable health insurance coverage so that they may decline enrollment in Mercer Student Health Insurance Program (MUSHiP) and remove the health insurance fee from their student account.

Q2. **What information do I need to complete the waiver process?**

**Answer:** You will need the following information BEFORE beginning the waiver process.

- Insurance Company Name (ex: Blue Cross Blue Shield, Aetna, Cigna...)
- Insurance Company Address
- Member Services phone number
- Name of policy holder (usually a parent)
- Group number/Plan Number
- Subscriber/Member ID number

This information is typically available on your health insurance card.

Q3. **What is the cost of the student health insurance?**

**Answer:** Students will receive an e-mail showing a charge of $822 for health insurance on their account. **DO NOT REPLY TO THIS E-MAIL** DIRECT ANY QUESTIONS TO CORE at (888)741-2673 (Mon – Friday 8-5) or E-MAIL studentplan@corehealthbenefits.com

Q4. **Must I have health insurance?**

**Answer:** Yes – All Mercer students are required to have primary health insurance. Like other universities, Mercer operates under an insurance hard-waiver format. All students will **automatically be charged each semester for health insurance after registering for (3) three or more credit hours.**

a) ELI Student; or

b) Graduate or Professional students enrolled in at least three graduate level credit hours, in good academic standing, and making progress toward graduation.

**EXCLUDED:** Regional Academic Center Students and Engineering Distance Education Students are not eligible to participate.

c) Eligibility requirements must be met each time premium is paid to continue coverage. The Company maintains the right to investigate student status and attendance records to verify that the Plan eligibility requirements have been met. If it is discovered that the Plan eligibility requirements have not been met, the Company’s only obligation is to refund premium less any claims paid.
Q5. How do I waive the student health Insurance?
Answer: CORE hosts the website for submitting waivers. The waiver process must be completed through the student insurance website each semester/session. To waive the Mercer sponsored health insurance, carefully follow the instructions listed below:

- Access the website at: https://studentplan.corehealthbenefits.com/mercer/.
- Before you begin the waiver process, make sure you have your current health insurance identification card available.
- All students must register and create a user name and password. You must use a VALID e-mail address for your account. Once registered, then log into your account to begin the waiver process. Your email address will become your User Name.
- The online insurance waiver can be completed by clicking, "Begin Waiver Process" and following the step-by-step instructions.
  a) Check the box stating “I understand that I will be required to waive out of this plan each semester, Fall and Spring/Summer semester”.
  b) Next log in with your email address and password.
  c) After you have completed the form, your information will be verified with your insurance carrier.
  d) Your waiver will be immediately approved or denied through electronic validation.
  e) If approved, print a copy of your approval for your records. No emails are sent when a waiver has been received, accepted, processed or approved.

Q6. I have health insurance and I've already completed the waiver. What's my next step?
Answer: IF YOU BELIEVE YOU ALREADY COMPLETED THE WAIVER: First, check your ledger account (not your statement) in your MyMercer account by going to My Finances. If the charge appears a second time and has parentheses around it, that means the charge has been reversed. Second, log into the account you created on the student insurance website https://studentplan.corehealthbenefits.com/mercer/, click “Begin Waiver Process” and your approved waiver will appear in the next window. WAIVERS must be completed each semester.

Q7. I already have health insurance or I do not want additional insurance, what do I do?
Answer: Complete the steps to submit an insurance waiver through (see Q3): https://studentplan.corehealthbenefits.com/mercer/

Q8. What if the deadline for waiving is missed?
Answer: Students who fail to complete the waiver prior to the deadline will be held responsible for the insurance premium. If you wish to appeal this charge, you must submit a written appeal via e-mail to the following email address: studentplan.corehealthbenefits.com.
Q9. Will the student completing the waiver in the spring still result in summer semester being automatically waived?
Answer: Yes.

Q10. I waived the Student Health Insurance Program, but have recently lost my insurance coverage. Can I still enroll in the student insurance plan?
Answer: Yes, a student may still enroll in the Student Health Insurance Program (MUSHiP), but the premium charge will not be prorated for late enrollment. You will enroll by downloading the enrollment form at: https://studentplan.corehealthbenefits.com/mercer/. You must submit the entire premium with your application. We will confirm receipt of your application and premium by mailing you a welcome package and identification card.

Q11. Will Regional Academic Center students be eligible to purchase the insurance on a voluntarily basis?
Answer: NO

Q12. What does the plan cover?

Q13. Are pre-existing conditions such as pregnancy covered?
Answer: YES.

Q14. I do not have health insurance, what should I do?
Answer: Nothing. By NOT completing the waiver, health insurance will remain on your account after registering for (3) three or more credit hours. See Schedule of Benefits Summary for details on eligibility at: https://studentplan.corehealthbenefits.com/mercer/

Q15. When will I receive my health insurance card?
Answer: 10-15 business days after close of the waiver period. You may also enroll and print your identification card online at https://studentplan.corehealthbenefits.com/mercer/

Q16. How can I get my health insurance card sooner?
Answer: The coverage period for fall semester is August 1 to December 31. Coverage period for spring semester is January 1 to July 31 (if purchased in January). Coverage period for summer semester is May 1 to July 31 (if purchased in May). If you need to use your health plan prior to the start of classes, you will need to take following steps to activate your account and print your identification card:
   • Access the https://studentplan.corehealthbenefits.com/mercer/
   • First time users must register or click Enroll to begin enrollment process.
   • Read and click to acknowledge that you will be charged by Mercer University. Next, click on Paid University at the bottom of the page.
   • Complete the enrollment form by entering your demographic information and then print your temporary insurance card.

Q17. How late into the semester can students add insurance?
Answer: Student can only purchase insurance during the enrollment periods.
Q18. Can students add insurance if the waiver period is over?  
Answer: No

Q19. Will students need to provide proof of a qualifying event to enroll after the waiver period?  
Answer: YES, if a qualifying event occurs the student must submit application and premium directly to Core at P.O. Box 90, Macon GA. 31201;  
NOTE: Self terminating your coverage is not a qualifying event. Qualifying events are marriage, divorce, loss of job, etc…

Q20. I plan to purchase the insurance how and when can I receive an insurance card? As long as you have paid your account in full, you will receive an e-mail that contains a card you can print 10-15 business days after enrollment period ends. IF YOU WANT TO PRINT A CARD SOONER, go to https://studentplan.corehealthbenefits.com/mercer/ and follow the instructions below:  
• First time users must register or click Enroll to begin enrollment process.  
• Read and click to acknowledge that you will be charged by Mercer University. Next, click on Paid University at the bottom of the page.  
• Complete the enrollment form by entering your demographic information and then print a temporary insurance card.

Q21. Will I need a referral from the Student Health Center (SHC) to receive benefits?  
Answer: Yes, a referral from the Student Health Center is required before benefits are payable. This provision does not apply if:  
• Emergency: Call 911 or go to the nearest Urgent Care or Emergency Room. The student must return to the Student Health Center for any necessary follow-up care.  
• Student lives more than 40 miles from the Macon or Atlanta Campus  
• Student is traveling more than 40 miles from Macon or Atlanta Campus (vacation, school assignment, semester break)  
• for maternity (obstetrics) care  
• for mental health care  
Benefits for Eligible Expenses incurred for medical care or treatment rendered for which no referral is obtained will be excluded from coverage. Benefits for Emergency Medical Condition will be payable at the PPO level, whether treatment is received from a PPO provider or Non-PPO provider.

Q22. After enrolling in the Student Health Insurance Program, will I have an option to continue seeing my personal physician?  
Answer: A referral from the Student Health Center (SHC) is required before benefits are payable. Once an evaluation is completed SHC will refer you to an In-Network provider/specialty, with an appointment time that is agreeable to both you and the provider.
Q23. Can I add my dependents to my insurance/coverage?
Answer: Yes. The Student Health Insurance Program (MUSHiP) allows you to add your dependents to your coverage. Students must complete a Dependent Enrollment Form https://studentplan.corehealthbenefits.com/mercer/ and mail it, along with the dependent premium only, to the address provided on the form. Unlike your student premium, premiums for dependents cannot be billed to your student account and must be paid in their entirety at the time of dependent enrollment. You must repeat this process every semester, as dependent coverage will not carry over from semester to semester.
Eligible dependents are:
1. The Covered Student's spouse residing with the Covered Student;
2. The Covered Student's or spouse’s child until the date such child attains age 26. A dependent may become eligible for coverage under the Plan only when the student becomes eligible; or within 31 days of marriage, birth or adoption.

Q24. Why does CORE manage the waiver process?
Answer: As a health plan administrator, CORE has access to national health insurance providers to validate the insurance policy information entered as current and adequate.

Q25. Does Mercer receive any funds from the student health plan?
Answer: Mercer does not receive any portion of the student’s premium payment. This healthcare program is self-insured and all funds received are specifically allocated for student health care and fixed cost use only.

Q26. What does CORE do with the information on their website?
Answer: The information is used to verify that the student’s primary health insurance coverage meets Mercer's minimum requirements and is currently active. No information is shared with third-party vendors.

Q27. Is COBRA available through the Mercer University Student Health Insurance Program (MUSHiP)?
Answer: The Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) is a federal mandate requiring employers to offer extension of health care benefits to their employees after termination of employment. Mercer University Student Health Insurance Program (MUSHiP) is not an employer plan and therefore, COBRA is not available.

Q28. What are the phone numbers and where are the Student Health Centers located?
Answer: Macon SHC is 478-310-2696 and located on the second floor of the Patterson Building (Across from Tarver Library and Penfield Hall). Atlanta SHC is 678-547-6130 and located at 206 Sheffield Student Center.

Additional Questions Please contact CORE at (888)741-2673, or visit, https://studentplan.corehealthbenefits.com/mercer/.