

TUFTS Insurance Company (“TICO”) Transition FAQ

Q. Why is this change happening?

A. TUFTS Insurance Company (“TICO”) has decided to exit from the student health insurance marketplace. As a result, the New York State Department of Financial Services requires insurance carriers not offering a policy renewal to notify their current members.

Q. When will I know who the new insurance provider is?

A. United Healthcare has been selected to provide student health plan benefits for the 2017-2018 academic year along with the United Healthcare PPO network of providers, and OPTUM Rx for prescription benefits. Be on the watch for 2017-2018 benefit information, and enrollment and waiver period time frames to be posted; see the contact information at the end of this memo.

Q. Will there be a drop in coverage during the transition?

A. The 2017-2018 plan with United Healthcare will begin immediately following the last date of coverage of the TICO 2016-2017 plan; therefore there will be no gap in coverage for members during the transition. Throughout the current academic year, there will be no change to existing plan benefits, claim processing. Information on the new plan benefits, physician network, pharmacy network, and other plan information will be available by referencing the contact information at the end of this memo.

Q. As a student currently enrolled in the school's coverage, is there anything I need to do to prepare for the transition?

A. Watch for emails or other communications from your school and ahpcare.com introducing the 2017-2018 Student Health Insurance Plan enrollment and waiver periods. Information for the upcoming plan year will be available by referencing the contact information at the end of this memo, prior to the start of the enrollment and waiver periods, to allow students time to learn about any benefit, process, or timing changes.

Q. Which insurance company will handle claims not settled by the transition date, TICO/Christie and the Cigna Network or the new insurance provider?

A. Claims with a date of service (date when you received care) prior to the 2017-2018 policy start date should be submitted to Christie Student Health. Medical claims with a date of service after the start of the 2017-2018 policy year should be submitted to United Healthcare Student Resources, OPTUM Rx for prescription claims. See end and start dates next to the contact information for your school at the end of this memo.

Q. Will the transition affect prescription benefits?

A. It's possible you could be impacted if you have medications refilled under the new United Healthcare plan. You can call United Healthcare Student Resources if you have specific questions about medication costs, or pharmacy questions. See contact information for your school at the end of this memo for more details.

TUFTS Insurance Company (“TICO”) Transition FAQ

Q. What should I do if my doctor does not accept the new insurance plan?

A. You may choose from a list of other qualified in-network providers using the online provider search or you may continue using your current provider but your out of pocket cost will likely be higher. For more detail plan and benefit information see contact information for your school at the end of this memo.

Q. If I am graduating this May and elect continuation coverage, which insurance company and network will I have?

A. Continuation coverage would be available until the 2016-2017 termination date contained in the TICO Notice with TICO/Christie and the Cigna Network. If you are eligible for continuation after the start of the 2017-2018 plan, your continuation coverage would be on the United Healthcare plan.

Q. What will happen if I receive a doctor's bill for visiting a doctor under the current year's insurance plan, but the bill arrives after this year's termination date? Who will be responsible for paying the bill?

A. Claims incurred under the TICO/Christie and Cigna Network plan (2016-2017) should be submitted to Christie Student Health. Visit the website listed under contacts at the end of this memo for specific claim filing instructions. Once the 2017-2018 plan information has been posted on the *myahpcare* website, prior year plan information will be available under the **Previous Year** tab.

Q. Who do I call if I have a problem?

A. If you have a problem or question regarding the Student Health Insurance Plan, you can always contact Academic HealthPlans or visit us online at the following locations.

Contact Information:

Benjamin N. Cardozo School of Law

Phone: 855.850.4192

Online: <https://cardozo.myahpcare.com/>

2016-2017 plan termination date: midnight August 12, 2017

2017-2018 date for start of coverage: August 13, 2017