



Frequently Asked Questions

2016-2017

Why did School of the Art Institute of Chicago select a new administrator and carrier for this 2016-2017 plan year?

This year, SAIC has selected a new plan administrator (Academic HealthPlans) and insurance carrier (Christie Student Health) for the 2016-17 plan year. In addition to a cost reduction of \$100 per semester, students will now be covered by Cigna's national network with access to more than 840,000 providers and 6,000 hospitals. Students will also have access to prescription benefits with the CVS Health national pharmacy network. This network includes over 64,000 retail pharmacies including CVS, Walgreens, Rite Aid and more.

Who do I contact for questions?

Academic HealthPlans (Plan Administrator):

Questions regarding Enrollment and Waivers:

Call Academic HealthPlans at (855) 844-3023

between the hours of 8:30 am – 5:00 pm central time, Monday through Friday.

Christie Student Health (Insurance Carrier & Claims Payor):

Questions regarding Benefits, Claims and ID Cards: Call Christie Student Health at (844) 744-9231

between the hours of 8:30 am – 5:30 pm central time, Monday through Friday.

How do I know if I am eligible for the Student Health Insurance Plan?

Full-time domestic undergraduate, graduate, exchange and certificate students and all International students are automatically enrolled in and billed for the Student Health Insurance Plan. Students who have comparable health insurance coverage can elect to waive the Student Health Insurance Plan.

What are the minimum requirements for comparable coverage?

A comparable insurance plan must:

- provide coverage for medically necessary care in the Chicago area equivalent to the coverage provided by SAIC's student health insurance plan.
- provide unlimited coverage for pre-existing conditions.
- provide unlimited benefits for medical and pharmacy expenses.
- provide coverage for mental health issues.
- remain in force for the term(s) for which the waiver is submitted.
- provide medical evacuation coverage of at least \$50,000 and repatriation coverage of at least \$25,000 (international students only).

How do I enroll in or waive the plan?

Eligible students will be automatically enrolled in this Plan, unless the student is able to certify they have comparable coverage, and a completed waiver application has been received by Academic HealthPlans by **August 31, 2016**. The deadline to complete the waiver form for spring coverage is **February 28, 2017**.

To waive the plan or enroll a dependent(s) of a covered student, please visit saic.myahpcare.com and click on the Enrollment or Waiver tab.



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What does the insurance cover?

The Student Health Insurance Plan provides coverage which includes, but is not limited to primary care, care for many specialists, urgent care, mental and behavioral health care/counseling, lab testing and screenings, prescription drugs, gender confirmation surgery and more. Some exclusions may apply. Please refer to the "Schedule of Benefits" section in the Student Health Insurance Plan brochure. For a more detailed summary of your benefits on this policy, please view the 2016-2017 SAIC Certificate of Coverage at saic.myahpcare.com under the Benefits tab.

How can I check whether my current provider(s) participate in the Cigna network?

The School of the Art Institute of Chicago Health Insurance Plan uses Cigna as its Preferred Provider Network. To check whether your current medical or behavioral health provider participates in the Cigna network, please go to the Benefits tab at saic.myahpcare.com and click on "Find a Provider", then click on "For providers nationwide, search Cigna". For a medical provider, select the type of provider, your zip code and the "PPO, Choice Fund PPO" Plan. For a behavioral health provider, visit Cigna behavioral health, select the type of provider, your zip code and "behavioral health" as the network. SAIC has also made arrangements for key mental health providers to be included in a custom network under this plan. You may also find this information at saic.myahpcare.com; click on "Find a Provider". You are not required to utilize the services of Preferred Providers. However, if you do, your out-of-pocket expenses may be less.

What is my Policy number?

The School of the Art Institute of Chicago Student Health Insurance Policy number is **SP100107**. Your Policy number is located on your plan brochure and ID card.

How do I access my ID card?

You can view or print a copy of your ID card at saic.myahpcare.com. Go to the Benefits tab and click on "Access My ID card" then click on "Member Login" to register or login to the Christie Student Portal. Once logged in, click on "View ID Card" on the right-hand side

What should I do if I need to access care outside of the United States?

To ensure immediate access to assistance if you experience a crisis while traveling over 100 miles from home, or outside your home country, this plan includes Academic Emergency Services benefits in your Student Health Plan coverage. AES offers a wide range of services and benefits to provide everything you need to prepare for your international experience, as well as get the help or information you need in a crisis, no matter how large or small. For more details, visit saic.myahpcare.com.

What is a Qualifying Event?

A qualifying event is when a student or Dependent has a change in status and loses coverage under another Health Care Plan. A change in status due to a qualifying event includes, but is not limited to, loss of a spouse, whether by death, divorce, annulment or legal separation. A change in status also may include the birth or adoption of a child. At that point, the student or dependent will become eligible to enroll for coverage under the Student Health Insurance Plan within 31 days of the qualifying event. Students should send a copy of the Certificate of Creditable Coverage, the completed Qualifying Events Form and the letter of ineligibility to Academic HealthPlans.



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How do I file a claim?

In most instances, your provider will bill Cigna directly. If your provider does not bill Cigna directly, you may submit your medical bills and a completed claim form (see below) to Cigna, P.O. Box 188061, Chattanooga, TN 37422-8061 for processing within 90 days of treatment. Similarly a pharmacy that participates in the CVS Health pharmacy network will bill the plan directly. If not, you may submit your prescription for reimbursement (less the copay) to CVS/Caremark P.O. Box 52136 Phoenix, Arizona 85072-2136.

Where do I get a claim form?

Claim forms are not required. If your provider does not bill insurance companies and you need a medical claim form or if you need a prescription claim form, you may download a Christie claim form on the Claims tab at saic.myahpcare.com.

How do I view my claims activity?

You can view your claims activity by logging into the SAIC Academic HealthPlans website at saic.myahpcare.com then clicking the "Claims" tab. Select "Check Claims Online", then register or log into the Christie Student Health portal by clicking "Continue".