

HEALTHCARE AND INSURANCE COVERAGE NEEDS

HEALTHCARE:

Midshipmen and Plebes actively enrolled in academic classes are provided access, on site, to limited medical and dental care available through the Academy's Department of Health Services (DHS) located in the Patten Hall Building. Limited medical and dental care is defined by the level of clinical skills available on site at USMMA's DHS to support Midshipmen and Plebes for all their basic health related requirements for successful graduation from the program. This includes:

- ✓ On site treatment for non-emergent illnesses or injuries.
- ✓ On site oral evaluations, treatment & basic hygiene for non-emergent dental care.
- ✓ Interventional counseling for mental health issues in support of maintaining the mental health of enrolled Midshipmen.
- ✓ Provision of routine medical & dental examinations as required by shipping companies for placement in training assignments required to satisfy the 365 days of Sea Duty training associated with graduation.
- ✓ Provision of routine United States Coast Guard examinations for licensing and obtaining Merchant Mariner Credentials for sea duty assignment required for fulfillment of graduation requirements.
- ✓ Routine Medical and Dental examinations for the purposes of meeting graduation commissioning requirements into the United States Navy Reserves Strategic Sealift Officer Program (USNRSSO).

There are exceptions which would make all expenses for the above care solely the responsibility of Midshipmen, Plebes and Plebe Candidates on a personal out of pocket basis. Generally, these exceptions are associated with injury, illness or diagnosis resulting from a non-disclosed condition, or any medical condition resulting from activity incongruent with Academy regulations & policies. These medical needs requiring care that cannot be provided on site at the Department of Health Services will require the use of private insurance.

The following are a few examples for when healthcare needs will exceed care available on site at USMMA DHS and require the use of services through private insurance:

- any and all medical, dental and mental health care which requires intervention by health care providers not on site at USMMA.
- medical management of undisclosed health conditions;
- elective medical examination and immunizations (e.g., pre-employment physicals, certain military service program medical clearances, and immunizations);
- surgical interventions of any type;
- cosmetic surgery, contact lens or eyeglasses examinations, for the prescription or fitting thereof;

- hearing aids and examinations for the prescription or fitting thereof;
- prescriptions and associated medical laboratory tests for treatment of dermatological conditions (e.g., acne);
- extraction of third molars (wisdom teeth);
- dental root canal treatment;
- dental implants and crowns;
- orthodontic care;
- routine dental care obtained outside of USMMA Dental Services;
- substance use disorders; expenses incurred for treatment subsequent to or resulting from substance use (including alcohol);
- medical care of any type associated with participation in an act in violation of Midshipmen Regulations or Academy Policy;
- prenatal care or maternity benefits or any condition arising from or out of pregnancy;

INSURANCE:

For health care related matters that go beyond the USMMA on site healthcare as described in the previous paragraphs, Midshipmen, Plebes and Plebe Candidates may require care from local health care providers on an outpatient and inpatient basis. Higher levels of care needs are provided by local health care providers, located less than 10 miles from the Academy. A multitude of various healthcare providers are also located in the surrounding community who specialize in many common specialty care needs. **Midshipmen, Plebes and Plebe Candidates are responsible for costs related to care that goes beyond the services available onsite at USMMA through Department of Health Services.**

Uncovered medical expenses, such as care needs that exceed the services offered onsite USMMA at DHS do occur and can be very costly if there is no medical insurance in place. For this reason, **all USMMA Midshipmen, Plebes and Plebe Candidates must have a valid and current primary healthcare insurance policy in effect while attending USMMA that meets all USMMA requirements.**

Midshipmen, Plebes and Plebe Candidates are **REQUIRED** to purchase the Academy sponsored Student Health Insurance Policy (SHIP), which meets all the minimum coverage requirements established by USMMA. **HOWEVER**, Midshipmen, Plebes and Plebe Candidates may waive this requirement through any **one** of the following means:

1. Through the use of an existing insurance plan (e.g. a family plan, a “self and spouse plan” or self-only plan) that covers the Midshipman, Plebes and Plebe Candidates; provided that the policy meets the minimum coverage, requirements established by USMMA.

2. If there is no existing health insurance coverage, obtain a qualifying Student Health Insurance Plan from an insurance carrier of his/her choice providing it meets **ALL** minimum coverage requirements established by USMMA for health insurance coverage.

If options #1 & #2 above are not possible, Midshipmen, Plebes and Plebe Candidates must purchase the qualifying Student Health Insurance Plan (SHIP) through The Academy-sponsored provider.

More information is available by visiting [USMMA Health Services](#).

There will be two insurance enrollment periods. First, proof of insurance coverage must be secured for Candidates for a **six-month coverage** period from **July (Start of Indoctrination) through December**. Then, when all Plebe Candidates have completed Indoctrination, they will participate in another open enrollment on or about **September** for a new one-year coverage period that will run from 1 January through 31 December of the calendar year.

The following is an example of how the enrollment/waiver process for insurance works:

1. IF YOU CURRENTLY HAVE HEALTH INSURANCE COVERAGE AS DESCRIBED IN OPTIONS #1 OR #2 ABOVE:

You are required to complete the Student Health Insurance Waiver Form as follows:

- Visit <https://www.studentinsurance.com/Client/782>
- Click on Enroll or Waive
- Click on “Waive Incoming Candidate”
- Complete the Student Profile
- A digital copy of your current insurance card will be needed to complete your waiver
- **PLEASE NOTE** where student ID number is requested, type in your **EMPL ID** number.
- Click on “**Waiver Requirements**” In order to confirm that a health insurance policy meets USMMA requirements. USMMA recommends that you contact your insurance provider to confirm your answers to Questions 1 through 14.

In order to confirm that a health insurance policy meets USMMA requirements and can be used to waive the SHIP, USMMA recommends that you contact your insurance provider to confirm your plan covers:

- Lab Tests and X-rays
- Hospitalization
- Outpatient hospital services
- Mental Health Care
- Emergency Room Care
- Will your current coverage remain in effect 1 January through December 31?

- Prescription Drugs
- Does your current plan provide inpatient hospital, outpatient physician visits, laboratory services, radiology and outpatient mental benefits? Coverage limited to Emergency care does not satisfy this requirement.
- Does your plan provide coverage in all 50 states and internationally?
- Does your plan have hospitals and providers within 10 miles of the Academy for non-emergency care?
- Does your current plan provide both emergency and non-emergency benefits for medical and mental health treatment?
- For International Student coverage only, does your policy include: Medical Benefits of at least \$250,000; Repatriation Expenses Benefit of at least \$50,000; Medical Evacuation Benefits of at least \$50,000; Coverage for Pre-Existing Conditions?

Please be advised you are solely responsible for providing accurate insurance information on this waiver in order to verify it meets the requirements stipulated by USMMA. Waiving the Student Health Insurance Plan using an insurance policy that does not meet the requirements stipulated by USMMA on this waiver form can result in uncovered medical insurance expenses resulting in large out of pocket costs for which you will be fully responsible. USMMA does not pay insurance claims not covered by health insurance plans.

Please note that you cannot waive the USMMA Student Health Insurance plan (SHIP) if your private insurance does not cover the above, is an HMO or is Tricare Prime, or Self-Pay. Tricare Select is accepted.

OR

2. IF INSURANCE WAIVER OPTIONS (#1 AND #2) DO NOT APPLY & YOU DO NOT HAVE YOUR OWN HEALTH INSURANCE THAT MEETS THE ABOVE REQUIREMENTS OR YOUR WAIVER IS DENIED:

If you do not have your own health insurance through your own means that meets the USMMA requirements, then you are **required** to purchase/enroll in the USMMA sponsored plan by completing the enrollment process. To enroll in the USMMA Sponsored Health Insurance Plan:

- Visit <https://www.studentinsurance.com/Client/782>
- Click on Enroll or Waive
- Click on “Enroll Incoming Candidate”
- Complete the Student Profile
- **PLEASE NOTE** where student ID number is requested, type in your **EMPL ID** number.

Click on the plan brochure, which highlights the key benefits of the student insurance plan. The cost for the policy will be posted on the above website.

Failure to demonstrate having and maintaining a valid and current primary health insurance plan that meets USMMA requirements either by completing a waiver or enrolling in the USMMA sponsored plan will result in being automatically enrolled in the USMMA SHIP and billed accordingly.

Please remember that should you choose to waive the USMMA sponsored Student Health Insurance Plan (SHIP) in favor of your own health insurance coverage, it is your responsibility to contact your insurance carrier and make sure all of the USMMA minimum requirements are met.

Please be sure to provide your Candidate with a copy of his/her insurance identification card and instruct them to have it in their possession at all times. It is extremely important to provide a copy of the Candidate's insurance card (both sides) indicating the current health insurance plan, which meets mandatory USMMA requirements for health insurance coverage, to the Department of Health Services. Please provide a copy of the insurance card, front & back along with all pre-admission health documents using the pre-addressed postage paid envelopes. If you purchased USMMA SHIP insurance, a copy of your insurance card will be provided to the Department of Health Services. Although not required for attendance at USMMA, dental insurance is strongly encouraged. If you carry any optional dental insurance, please provide a copy of that information (both sides) as well.

FINANCIAL AID & HEALTH INSURANCE:

Any Midshipman, Plebe or Plebe Candidate who is not covered under a medical insurance plan and is unable to pay the premium for the SHIP is eligible to apply for and accept financial aid to cover the cost of the SHIP premiums. If you did not request financial aid but feel that this cost requires you to do so, please contact the Financial Aid Office for assistance. The contact information is as follows:

Lauri D'Ambra
Financial Aid Administrator – Office of Financial Aid
Phone - (516) 726-5638
Email: DAmbraL@USMMA.EDU
Office Hours: Monday through Thursday, 7:30am-6:00pm