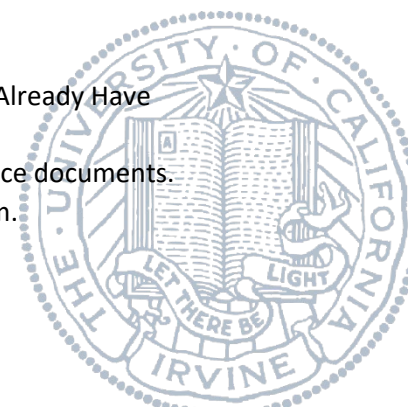
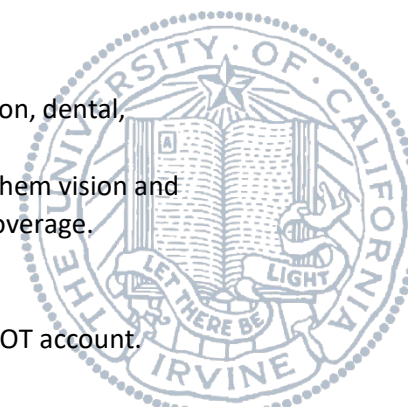


UC SHIP WAIVER PROCESS: FAQ'S

1. I cannot login to AHP's waiver system. What should I do?
 - There could be a number of reasons why you cannot access the waiver but here are a few common examples:
 - If your Registration Fees have not been assessed yet to your ZOT account, you will not be eligible to waive yet.
 - If you are attempting to waive within hours of the waiver deadline, the system may be overloaded with traffic, causing waiver access delays.
2. Previous years, there were two waiver links (domestic and international) but this year, I only see onelink. What has changed?
 - Effective since the 2020-2021 academic school year, Academic Health Plans (AHP) moved to one waiver system, so there will only be one link for all students to use.
3. My waiver was approved. When will I see my waiver credit posted to my ZOT account?
 - Allow up to 10 business days after your waiver is officially approved by AHP and AFTER your registration fees are assessed. If you still don't see your waiver credit after this time frame, please contact the Insurance Department via email at shc-insurance@uci.edu or call us at 949-824-2388.
4. My waiver was just approved but my registration fees are due soon, what should I do?
 - We always advise students pay their registration fees before the deadline, regardless of whether the waiver credit has been applied yet, to avoid dropped classes. Once your waiver credit is applied to your ZOT account, you will receive a refund of the UC SHIP fees in the original form of payment (i.e., financial aid, credit card, etc.) if you already paid.
 - The Insurance Department cannot expedite application of waiver credits as that is handled in conjunction with other departments. Therefore, please submit your waiver as early as possible.
 - For any additional questions about your ZOTBill, account balances, or payment, please direct them to Campus Billing Services at cbs@uci.edu or (949) 824-6916.
5. My waiver was denied because I answered a waiver question incorrectly. How do I edit my waiver answers?
 - If you feel your waiver was denied in error, please follow the instructions below to review your answers. *Note: Once your waiver is audited by AHP, you will receive an email from AHP detailing the reason for your denial.
 - Go to <https://shc.uci.edu/insurance/waiving-ship/apply-for-waiver>
 - Click the 'Academic Health Plans - Waiver Site' link.
 - Enter your UCInetID
 - Enter your UCI password
 - On the waiver home page, click on the 'Waive' button from the "I Already Have Insurance" section.
 - Enter your insurance information and attach your required insurance documents.
 - Select the 'Submit Waiver' button at the bottom of the waiver form.



- Editing your waiver via the AHP waiver site, prior to the waiver deadline, will allow for faster re-processing versus completing a waiver appeal form.
 - However, if your waiver was denied due to not meeting waiver criteria, you must submit a waiver appeal to the SHC Insurance Services Department.
 - Editing your waiver via the AHP site only applies if you answered a question incorrectly, when attaching additional/missing documents, or when editing other information submitted (i.e., invalid policy/subscriber ID, etc.).
- 6. I'm not sure if my insurance meets waiver criteria. Can you (SHC's Insurance Department staff) verify if my insurance meets waiver criteria (before submitting to AHP)?
 - No. Academic Health Plans, the waiver administrator, audits all waivers and verifies eligibility to ensure outside insurance plans meet UC's waiver criteria. We highly encourage students to review the waiver criteria (see link below) and compare with their outside insurance plan's *Summary of Benefits*, prior to submitting their waiver to AHP.
 - [UC SHIP Waiver Criteria for 2021-2022](#)
- 7. What is the waiver deadline?
 - See below for Fall, Winter and Spring/Summer waiver periods and deadlines.
 - Late waiver applications are accepted thirty (30) days following the close of the waiver period. Please note approved late waiver applications will be charged a missed waiver deadline fee of \$50.00.
 - [UC SHIP Waiver Periods and Deadlines AY 2021-22](#)
- 8. What are the UC SHIP coverage periods?
 - See below for Fall, Winter and Spring/Summer UC SHIP coverage periods and effective dates.
 - [UC SHIP Dates of Coverage and Fees AY 2021-22](#)
- 9. I want to obtain coverage for my dependents (i.e., spouse, child). What is the process to obtain voluntary coverage for my dependents?
 - Academic Health Plans manages all voluntary and dependent enrollment. All voluntary enrollment applications are now completely electronic/online. Voluntary and dependent enrollment portal is open 31 days prior and 31 days after the start of the quarter/semester. For additional information regarding costs, dates of coverage and enrollment periods see the link below.
 - [Voluntary and Dependent Enrollment](#)
 - **AHP Contact Information:**
Academic Health Plans
(855) 427-3206 (6:00 AM - 4:00 PM PST)
(855) 858-1964 (Fax)
3500 William D. Tate Avenue, Suite 200
Grapevine, TX 76051
Email: ucship@ahpservice.com
- 10. Where can I obtain more information about UC SHIP benefits (i.e., medical, vision, dental, pharmacy)?
 - See link below to SHC's website for Anthem medical, Delta Dental, Anthem vision and Optum pharmacy brochures, booklets and Summary of Benefits and Coverage.
 - [UC SHIP Benefits and Information](#)
- 11. How much does UC SHIP cost? How do I pay for it?
 - UC SHIP fees are included in registration fees, which you pay via your ZOT account.



- [Cost of UC SHIP \(2021-22\)](#)
12. I don't know how to answer some of the waiver questions. Can you assist me with answering the questions?
- Unfortunately, no. We encourage students to answer the waiver questions to the best of their ability. If denied by AHP, students have an opportunity to edit their answers and/or appeal a denial decision.
 - In an effort to assist students to prepare for the online waiver application, please refer to the "Waiver Worksheet" below.
 - [UC SHIP Waiver Worksheet for 2021-22](#)
13. I have Medi-Cal/Cal-Optima insurance but do not understand the waiver question #3) Does your plan have an annual out of pocket maximum of \$7,900 or less for an individual or \$15,800 or less for a family?
- If you have no out of pocket responsibility with Medi-Cal, then you would answer YES because if you have \$7,900 or less, then \$0 would be less than \$7,900.
14. How do I know if my waiver was received/approved?
- When you successfully submit your waiver, you will receive a confirmation email from AHP. If you do not receive any initial email confirmation, that means your waiver was likely not successfully submitted.
 - After AHP completes the waiver audit, you will receive another email from AHP informing you if your waiver is officially approved or denied.
15. How long will it take for my waiver to be reviewed?
- When you submit a waiver application, it typically takes 5-7 business days for AHP to audit your waiver. However, please keep in mind that if you submit your waiver near the deadline, AHP may be inundated with a higher volume of waivers to audit, thereby increasing their audit processing time to greater than 7 business days.
16. How often do I have to submit a waiver?
- Students must submit a waiver new application each new academic year.

