GTU member schools intend to provide students access to complete medical coverage at a reasonable cost.

The GTU website includes an overview of basic rates and contact information at schools. It also provides links to all Kaiser resources and forms.

www.gtu.edu/students
Policy

- Enrolled in 9 units or more must have health insurance through Kaiser or have comparable coverage
- Enrolled in 6, 7, 8 units, not required, but can enroll in Kaiser
- Fewer than 6 units, not eligible
Many resources are available to GTU students. The links below are provided as a quick way to locate student information:

**Academics**
- Textbook Information
- Calendars
- Online Course Schedule
- Doctoral Program Committees
- Faculty Directory
- Forms, Guidelines, and Policy Statements for GTU Degree Programs
- Library
- Protocols and Other Area-Related Materials

**Online Tools**
- Moodle
- Student Web Advisor
- GTU Library
Health Insurance

The Graduate Theological Union and participating member schools and institutions sponsor a medical insurance plan designed to provide students with complete medical coverage at a very reasonable cost. The plan is with Kaiser Permanente, one of the largest health plans in California, with over 8,000 physicians at more than 150 locations in northern and southern California to serve you. The HIPS plan has a $500/person, $1,000/family deductible, 20% coinsurance after the deductible due for in-patient hospital care and out-patient surgery, and related tests and labs, and a $40 co-payment. However, there is no charge for preventative care.

This health insurance plan is available to students enrolled for at least six or more credits or units per semester at one of the following institutions (JST and PLTS do not participate in this program; if you have questions or need more information contact the person listed below for your school):

- American Baptist Seminary of the West (Valerie Miles-Tribble)
- Church Divinity School of the Pacific (Ann Hallsey)
- Dominican School of Philosophy and Theology (Sr. Francis Marie Seale)
- Graduate Theological Union (Kathleen Kook) (Fredonia Thompson)
- Institute of Buddhist Studies (Linda Shizaka)
- Pacific School of Religion (Delphine Hwang)
- Patriarch Athenagoras Orthodox Institute (Wil Zimmerman)
- San Francisco Theological Seminary (Susan Lawlor)
- Starr King School for the Ministry (Anita Narang) and (Kathleen Kook)
- School of Applied Theology (James Briggs)

If you are enrolled for nine (9) or more credits or units in any one semester, you must enroll in the GTU HIPS program, or provide proof of health insurance that has comparable benefits and costs. Enrollment in the HIPS plan is for the twelve months of the academic year beginning on September 1, 2014 and ending on August 31, 2015. Unless your eligibility to participate in the...
If you are enrolled for nine (9) or more credits or units in any one semester, you must enroll in the GTU HIPS program, or provide proof of health insurance that has comparable benefits and costs. Enrollment in the HIPS plan is for the twelve months of the academic year beginning on September 1, 2014 and ending on August 31, 2015. Unless your eligibility to participate in the program changes, you will be enrolled for the entire year. If you enroll in spring semester, the plan becomes effective February 1, 2014. Premiums for the plan are paid in two equal installments at the beginning of each semester. The monthly and semester rates for the HIPS plan are:

<table>
<thead>
<tr>
<th></th>
<th>Per Semester</th>
<th>Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$1591.26</td>
<td>$3182.52</td>
</tr>
<tr>
<td>Student and Spouse</td>
<td>$3500.70</td>
<td>$7001.40</td>
</tr>
<tr>
<td>Student and Child(ren)</td>
<td>$3182.46</td>
<td>$6364.92</td>
</tr>
<tr>
<td>Student and Family</td>
<td>$5091.96</td>
<td>$10,183.92</td>
</tr>
</tbody>
</table>

Student enrollment periods are August 18 to September 12, 2014 and January 19 through February 13, 2015.

To enroll in the GTU HIPS program or to provide information about membership in a comparable plan and, therefore, waive out of the GTU program, point your browser to http://studentnet.kp.org/gtu.

If you run into problems trying to enroll in or waive out of the GTU plan and cannot resolve your problems before the end of the fall or spring deadlines (see above), complete the appropriate form and submit it to the contact person at your school listed above:

**GTU Student Health Insurance Enrollment Form**

**GTU Student Health Insurance Waiver Form**

For further information, contact the person listed above for your school. And, your Business Office, Registrar, or Office of Student Affairs may also be able to help.
Welcome to a Healthier You

Your school and Kaiser Permanente have teamed up to offer the Kaiser Permanente Student Health Plan. You've got flexible coverage year-round.

If you're eligible, you can enroll in the plan or waive coverage by showing proof that you already have comparable healthcare coverage.

The plan includes many health resources and online features. On kp.com, you can request appointments, view lab results, refill prescriptions, and you can also stay in touch with your doctor through secure e-mail.

It's all part of Kaiser Permanente's commitment to keep you healthy -- mind, body, and spirit.

You could be eligible to enroll. Discover how our plan can help you feel your best -- and make the most of your choices.
• Between January 19 and February 13.

• Students must enroll in Kaiser or other comparable insurance.

• If you enroll in Kaiser, plan will take effect February 1.
TWO STEPS TO TAKE
WebAdvisor AND StudentNet
• Choose to enroll or waive in the WebAdvisor registration system. Make a choice so that you can proceed with course registration.

• The purpose of this step is to record a choice so the business office will know what to charge you. You are **NOT** yet enrolled in Kaiser.
Insurance Status

Instructions
A health insurance code must be selected before you will be allowed to register. If you will be registering for less than 6 units, you must select "Not Applicable." For at least 6 units but less than 9 units, health insurance is optional. You may choose:

Health Insurance Choice

- Student - $1,591.26
- Student/Spouse - $3,500.70
- Student/Children - $3,182.46
- Student/Family - $5,091.96
- Waived Out
- Not Applicable
To enroll in Kaiser you need to go to the StudentNet page. Select enroll or waive.

If you waive, here you will provide verification of comparable coverage.

How does one determine comparable coverage?
Summary of benefits

Find out what we have to offer. Check out the benefit details for the Kaiser Permanente Student Health Plan below.

Get the details on plan rate, coverage period, and more.

- HMO $40 Plan with $500 Deductible
- Download the Summary of Benefits PDF
- Summary of Benefits and Coverage
- Download the Summary of Benefits PDF

You will need free Acrobat Reader.

News from your school

The Graduate Theological Union and participating member schools are partnering with Kaiser Permanente, one of the largest health plans in California, to provide you with student health insurance. This plan offers many preventive health care programs and covered services.

When can you enroll?
You can enroll only during general and late registration periods in the fall and spring semesters.

Who needs to enroll?
If you're enrolled for nine or more credits in any one semester, you must enroll in the GTU-Kaiser program or provide proof of health insurance that has comparable benefits. If you're enrolled for six to eight credits in any one semester, you may enroll in the GTU-Kaiser plan, but...
Already covered?

Waivers for the upcoming term must be submitted by:
02/15/13

Questions about whether you are eligible to waive? Find out more or contact your school administrator to find out your options.

Unable to fill out the waiver form online?
- [Download English waiver form (PDF)]
- [Download Spanish waiver form (PDF)]
- [Download Chinese waiver form (PDF)]

Language assistance is also available.

You will need free Acrobat Reader.

Already Covered?
If you already have adequate health plan coverage, you may waive Kaiser Permanente's Student Health Plan. To waive coverage, it is just 2 easy steps: verify your eligibility, and complete the waiver form.

If you have already created a profile, please SIGN ON to confirm your waive information.
If you're new to Student Net, please enter your name, student ID and birth date, so we can verify your student status.

* Required
- Name
  - First
  - M.
  - Last
- Student ID
- Birth date
  - Month
  - Day
  - Year

CANCEL NEXT
Once you submit your enrollment/waive information, PRINT your confirmation page and keep as a record of the process.
• If you never change your choice, WebAdvisor will remain current.

• Every fall you will need to re-confirm your choice in StudentNet.
• Contact:

Kathleen Kook, GTU, kkook@gtu.edu

Fredonia Thompson, GTU, fthompson@gtu.edu

Your Member School Contact