

## **Health Insurance FAQ 2009/2010 for Mandatory Students Only**

**\*\*\*All voluntary students should contact Collegiate Risk Management for information on the plan benefits.\*\*\***

### **Am I required to have health insurance coverage?**

NSU full-time Health Professions Division students (except on-line), full-time undergraduate PAL (Day) students, international students holding a J1 visa, and residential housing students are required to provide proof of current health insurance coverage.

All other NSU students may elect to have health insurance coverage on a voluntary basis and are not required to provide proof of coverage.

### **How do I show proof of my current health insurance coverage?**

The ONLY way to provide proof of current health insurance coverage is to complete the ON-LINE Health Insurance Waiver form. This form can be accessed on the NSU website at [www.nova.edu/smc](http://www.nova.edu/smc). The ON-LINE waiver form is "live" only during the posted waiver period. Students **MUST COMPLETE THE WAIVER WITHIN THE FIRST THIRTY (30) DAYS FROM THE BEGINNING OF THE PERIOD IN WHICH THE STUDENT HAS ENROLLED. IF THE WAIVER IS NOT COMPLETED WITHIN THE FIRST THIRTY (30) DAYS OF ENROLLMENT, THE FEES AND COVERAGE WILL REMAIN.**

### **What are the waiver deadlines?**

P.A., P.T, O.T, and Anesthesiology Assistants

June 30, 2009

All other students including Undergraduate, Pharmacy, Optometry, Dental, Nursing, and Osteopathic Medicine

August 30, 2009

Vascular Sonography and Audiology

September 30, 2009

### **What information do I need to provide current proof of health insurance coverage?**

The waiver requires a current NSU email address and the current insurance information (company name, policy name, policy number, address and phone number of the company). All of this information can typically be found on your insurance card. In addition, you are asked to testify to the following criteria about your current insurance policy:

Maximum plan coverage of at least \$200,000 per incident.

Insurance that is accepted in the State of Florida and/or at the NSU Health Clinic.

Coverage will be in effect for the entire academic year.

*Please make certain to retain this information for your records should a problem with your waiver arise.*

**What happens if I do not complete an on-line waiver form?**

Students required by NSU to have current health insurance coverage are automatically enrolled in the NSU endorsed student health insurance plan upon their registration for each new academic year.

**Students who do not complete the on-line waiver form will continue to be enrolled in the NSU endorsed student health insurance program and will see a monetary charge on their NSU student account for the current term premium.** Additionally, you will receive a health insurance card and other information from the current insurance carrier about the coverage.

**The coverage and related monetary charge will remain unless an on-line waiver form is completed by the posted deadline. Waivers will not be accepted beyond the posted deadline; hence, coverage and charges for the term period will remain.**

**How often must I provide proof of current health insurance coverage?**

Students required by NSU to have health insurance coverage must submit current proof of coverage each academic year. On-line waivers do not carry over from one year to the next.

**I am not required to have coverage; however I would like to enroll voluntarily.**

All voluntary applications will purchase insurance directly through Collegiate Risk Management by logging on to [www.collegiaterisk.com](http://www.collegiaterisk.com). Online enrollment required credit card payment. Persons may also pay the insurance provider directly with a check by printing the enrollment form and mailing it to the insurance provider. Forms can be found on-line [www.collegiaterisk.com](http://www.collegiaterisk.com) . Please note the Voluntary Plan is different then the plan for mandatory students.

Collegiate Risk Management  
110 Athens Street  
Tarpon Springs, Fl 34689  
1-800-922-3420

**When Can I enroll for coverage?**

Please note the Voluntary Plan is different then the plan for mandatory students.

Students electing to enroll on a voluntary basis may do so after June 1, 2009 once they have registered for the new academic year. The deadline for voluntary enrollment is September 15, 2009.

Students who FIRST BEGIN studying at NSU after September 30<sup>th</sup> may enroll in the Plan and the premium will be pro-rated for the fall period or for coverage beginning January 1<sup>st</sup>.

Continuing students who do not enroll by the September 15<sup>th</sup> deadline will next be eligible for coverage in the winter semester .

**Who is the current NSU student insurance provider for required students?**

The Blue Cross Blue Shield is the current NSU student health insurance

provider.

*Their Address is:*

Blue Cross and Blue Shield of FL

P. O. Box 1798

Jacksonville, FL 32231

*Their phone number is:* 1-800-664-5295

### **What does the NSU endorsed insurance plan cover?**

Insurance coverage's are subject to change each academic year. It is advised that you access the on-line brochure to verify any and all current coverage's. Generally speaking, the following guidelines will apply:

1. The plan is a major medical "Open Choice PPO" policy
2. The plan has emergency room / hospitalization benefits
3. The plan has prescription benefits
4. The plan has surgical benefits
5. The plan has pregnancy benefits

### **What restrictions or exclusions are associated with the plan?**

As with many insurance plans, the NSU student health plan does have restrictions and limitations and is not "full coverage". Some of the restrictions and limitations are as follows:

1. **Pre-existing** conditions are not covered unless one can demonstrate continuous insurance coverage with no lapse in coverage. Conditions determined to be pre-existing without continuous coverage will be denied for a twelve (12) month period.
2. The plan includes a **\$150.00 deductible per policy year**. This means you are responsible for the first \$150.00 in billed charges for the **policy year**. This deductible is waived if care is received by a NSU physician.
3. Once the \$150.00 deductible is satisfied, the plan benefit for in-network services is 80% of the negotiated charge up to the first \$12,500.00 in charges. You are responsible for the remaining 20% of charges up to \$12,500.00 or a maximum out-of-pocket expense of \$2,500. The plan covers 100% of the charges beyond \$12,500.00 up to 200,000.00.
4. The plan benefit for out-of-network services is 50% of the usual and customary Charge
5. Prescription benefits are capped at \$850 per policy year.
6. Injuries that occur during intercollegiate athletics are not covered

7. PLEASE REFER TO THE PLAN BOOKLET ([www.nova.edu/smc](http://www.nova.edu/smc)) FOR OTHER RESTRICTIONS AND LIMITATIONS.

**What is the cost of the student insurance?** Premium rates change each academic year.

Below are the current rates for the 2009-2010

### **Premium Rates FOR REQUIRED STUDENTS 09/10**

#### **PA, PT, AA, and OT (Final year OT covered until 12/31/09)**

	Annual 6/1/09 – 5/31/10	Fall 6/1/09 – 12/31/09	Winter 1/1/10 – 5/31/10
Student	\$1,793	\$1,046	\$747
Spouse	\$4,483	\$2,615	\$1,868
Per Child	\$2,976	\$1,736	\$1,240

#### **Final Year PA & AA**

	Annual 6/1/09 – 8/31/10	Fall 6/1/09 – 12/31/09	Winter 1/1/10 – 8/31/10
Student	\$2,241	\$1,046	\$1,195
Spouse	\$5,603	\$2,615	\$2,988
Per Child	\$3,720	\$1,736	\$1,984

#### **Osteopathic Medicine**

	Annual 8/1/09 – 7/31/10	Fall 8/1/09 – 12/31/09	Winter 1/1/10 – 7/31/10
Student	\$1,793	\$747	\$1,046
Spouse	\$4,483	\$1,868	\$2,615
Per Child	\$2,976	\$1,240	\$1,736

#### **All Students (except PA, PT, OT, AA, Vascular, Audiology)**

	Annual 8/1/09 – 7/31/10	Fall 8/1/09 – 12/31/09	Winter 1/1/10 – 7/31/10
Student	\$1,793	\$747	\$1,046
Spouse	\$4,483	\$1,868	\$2,615
Per Child	\$2,976	\$1,240	\$1,736

#### **Vascular Sonography and Audiology**

	Annual 9/1/09 – 8/31/10	Fall 9/1/09 – 12/31/09	Winter 1/1/10 – 8/31/10
Student	\$1,793	\$598	\$1,195
Spouse	\$4,483	\$1,494	\$2,988
Per Child	\$2,976	\$992	\$1,984

#### **Post Graduate Dental Students**

	Annual 7/1/09 – 6/30/10	Fall 7/1/09 – 12/31/09	Winter 1/1/10 – 6/30/10
Student	\$1,793	\$897	\$896
Spouse	\$4,483	\$2,241	\$2,241
Per Child	\$2,976	\$1,488	\$1,488

**Where can I get a list of preferred providers?**

A list of preferred providers can be found at [www.bcbsfl.com](http://www.bcbsfl.com) or you can call Blue Cross Blue Shield at 1-800-967-8938.

**What is the co-pay for the student insurance plan?**

Primary care visit at a preferred provider **outside of the NSU Health Center: \$25**  
Specialty care visit at a preferred provider **outside of the NSU Health Center: \$40**  
Primary and Secondary Care Co-pays are waived at the NSU Health Center  
Preferred Pharmacy: \$30 co-pay for brand name and \$15 co-pay for generic drug co-pays  
Non-preferred pharmacy: 80% coverage after \$30 co-pay for brand name and \$15 co-pay for generic drug co-pays

**I have the student insurance plan, but I have not received an insurance card.**

You may print out a temporary insurance card by going to the student health insurance Website at [www.bcbsfl.com](http://www.bcbsfl.com) **click on MyBlueService**  
You may also contact BCBS' Customer Service Department at 1-800-664-5295 to have a card sent to you.

**How do I add dependants onto my student insurance policy?**

Covered students may also enroll their lawful spouse and unmarried dependent children under the age of 19 (25 if in school) who reside with, and are fully financially supported by the covered student under the same coverage.  
The Enrollment Form can be obtained at [www.collegiaterisk.com](http://www.collegiaterisk.com), or by contacting the Customer Service Department at 1(800) 922-3420.