



Your Insurance Benefits... Health, Life & Disability

July 1, 2008-June 30, 2009

Mandatory Health Insurance Requirement

All students must have health insurance...

- This is a requirement of our accrediting body... the *Liaison Committee on Medical Education*
- You'll be caring for sick patients with contagious diseases, *you might acquire something which could be debilitating and/or fatal*
- All students must take the School's health insurance unless you're covered under an equivalent plan through a parent, spouse, or by the military

Administration

All students must complete an enrollment form or

If you have alternative coverage through a parent or spouse...

- you'll need to complete a waiver form & provide proof of insurance (a copy of your insurance card)
- waivers must be renewed/completed yearly
- if you've not completed a waiver...the Bursar will add an insurance charge to your tuition bill...*ouch!*

Once enrolled, you'll receive an insurance card

Administration cont.

Under Written by...

- United Health Care
- Go to... www.myuhc.com

Co-Program Administrator...

- Collegiate Risk Management...
- Go to... www.collegiaterisk.com
good for solving problems, you may deal directly with them or we'll advocate for you

Your Benefits at a Glance...

First you must satisfy the deductible...

- \$200 in-network, \$400 out-network this must be met yearly, Jul-Jun...
- then benefits kick-in

Plan Maximum...\$200,000 per year
\$800,000 lifetime

Out-of-Pocket Max

- \$2000/individual/year
- \$3000/family/year

Network...United Health Care Choice Plus

What's Covered & How Much?

- Primary Care and Specialty Physician Visits, \$20 copay
- ER, \$100 copay
- Urgent Care, \$50 copay
- Prescriptions, Tier 1 \$10 copay, Tier 2 \$30 copay, Tier 3 \$50 copay... \$1600 yearly max
- Inpatient Hospital, 100% in network, 70% out network
- Outpatient Hospital, 100% in network, 70% out network
- Other Expenses including ambulance, home health care, equipment, supplies, maternity, complications of pregnancy, accidental dental injury, and hospice care, 100% in network, 70% out network

Generic Drugs...Tier 1

Generics

are a good thing...they'll save you a ton of money, keep our plan expenses down & keep your premiums down...



When your Dr. prescribes brand name drugs...always ask **generic** equivalents

Your Cost for Six Months...

You'll pay twice per year...

- Student...\$1137
- Student & Spouse...\$3369
- Student & Child...\$2296
- Student & Children...\$3474
- Student, Spouse & Child...\$4528
- Student, Spouse & Children...\$5706

You'll have year-round coverage & be covered till end of med school

Need Assistance?



See or call Ms. Dee Wilcox...she'll

- explain your benefits
- assist you
- advocate for you with United Health Care & hold them to our contract
- treat your concerns **confidentially**

Life & Disability AMA Sponsored Med Plus Advantage

All students must take it...

- sorry no waivers
 - the military will pay for it because it's required
- Cost = \$77.45 per year, you'll pay once for the year...

- this is a real bargain

Monthly benefit...

- \$1500

\$50,000 death benefit, important...

- must name your beneficiary, **eg.** spouse, mom, dad, sister, etc.

\$200,000 loan repayment benefit

- If disabled, your loans are paid
- If deceased, your loans are paid, I know...big deal

Direct Questions to...
Ms. Dee Wilcox or
Steve Peterson
Office of Student Affairs and
Admissions

