

## **Carleton College Student Health Insurance Program 2008-2009 Frequently Asked Questions**

### **What is the Carleton Student Health Insurance Program and how does it work?**

The Carleton Student Health Insurance Program is an insurance plan designed specifically for Carleton students. The plan pays benefits for treatment relating to covered diagnosed sicknesses and accidents. A benefit of \$50,000 is paid per sickness and accident.

### **How do I enroll in this Health Insurance Program?**

All registered undergraduate students are required to take the Carleton Student Health Insurance plan unless they waive the program by providing proof of comparable coverage. To enroll or waive the coverage complete the information online at: [apps.carleton.edu/campus/wellness/insurance/](http://apps.carleton.edu/campus/wellness/insurance/) before August 15, 2008. If you waive the coverage, bring a copy of your health insurance card to Carleton for when you need to access health care.

### **If I don't enroll in the Carleton Student Health Insurance Program can I utilize The Wellness Center?**

Yes. All students are provided treatment at The Wellness Center.

### **What is my Deductible?**

The Carleton Health Insurance Program has a \$100 deductible per policy year. Generally, this deductible does not have to be paid at the time you receive services but instead will be under the "patient responsibility" of your Explanation of Benefits. The deductible will be waived if a student is referred by a Wellness Center staff member.

### **How does the program work?**

The plan will pay 80% of the PPO allowance up to \$50,000 per accident or sickness. If you choose to seek treatment from a non-network provider, benefits will be paid at 60% of usual and reasonable expenses.

### **Is there a Preferred Provider Network that I must utilize?**

The Carleton Health Insurance Program utilizes Preferred One as its PPO Provider Network. When you receive treatment from providers within this network, covered benefits will be paid at 80%. If you choose to receive benefits from a non-network provider, covered benefits will be payable at 60% of usual and reasonable expenses. A listing of Preferred One providers is available at 1-800-451-9597 or you may visit their website: [www.preferredone.com](http://www.preferredone.com).

If you need to access treatment while you are out of the Preferred One Network, we encourage you to seek treatment from a Beechstreet Provider. A listing of providers is available at [www.beechstreet.com](http://www.beechstreet.com) or at 800-432-7116.

**Can I go to the Emergency Room?**

Yes, you may receive benefits for the emergency room. However, there must be a diagnosed sickness or accident and it must be considered an emergency (life-threatening).

**Does my plan cover prescription drugs?**

The plan provides a \$500 policy year benefit per sickness or accident for prescription drugs. The pharmacy benefit is offered through Medco Health and requires copays of \$10 for generic and \$20 for brand name prescriptions. Prescriptions must be associated with a covered sickness or accident.

**I am planning on studying abroad while I am at Carleton, will this insurance plan cover me?**

Yes, this Plan provides worldwide coverage. Immunizations are covered under the Carleton Health Insurance Plan.

**I will be participating in intercollegiate and club sports, does this plan cover injuries related to intercollegiate or club sports?**

Carleton Athletic Department purchases a separate policy for athletes. This plan has a \$500 deductible. The Carleton Student Health Insurance Plan provides a \$500 athletic benefit which serves to fulfill the deductible on the College purchased athletic plan. After that deductible has been paid, then you will receive athletic related insurance benefits up to \$75,000.

**Are pre-existing conditions covered in this Plan?**

Yes, with the following rules: The pre-existing condition must be an eligible benefit to the Plan. In order to receive benefits you must provide a certificate of credible coverage from your current insurance company and attach this to your first claim form that you file. The certificate of credible coverage must be from a group insurance plan. Other student plans and individual plans do not constitute comparable coverage.

**How do I file a claim?**

Download a claim form at [www.visit-aci.com](http://www.visit-aci.com). Complete the claim form and submit it to Administrative Concepts, Inc., 997 Old Eagle School Road, Ste. 215, Wayne, PA 19087-1706.

**How much does my insurance cost?**

The insurance premium for the 2008-2009 policy year is \$614 annually. The plan begins on August 15, 2008 and terminates on August 15, 2009.