Student Worksheet for Determining Insurance Benefits

1. Before you call, have the following information available:
   a. Name of Subscriber (the person that holds the insurance - may be you or parent/guardian)
      ____________________________________________________________
   b. Subscriber’s date of birth ________________________________

2. Call the Customer Service number on the back of your card:________________________
   Indicate that you are a member and that you want information on benefits.

3. The insurance company will ask for your policy number or ID number (on the front of your card).

5. Tell the representative that you are away from home at college in Northfield, MN. Ask which clinics/hospital/labs are “in network.” **You may need to give them a specific medical provider’s name, so it might be helpful to visit the websites of local clinics beforehand so that you have some names prepared.** You will want to use an “in network” medical provider in order to receive your best coverage. NOTE: If you are covered in MN only for emergency care, ask about “away from home” coverage.

4. I will be receiving the following medical care:________________________________________
   ______________________________________________________________

5. Will this care will be covered? If so, how much of it will be covered (100%, 80/20, etc.)?
   ______________________________________________________________

6. Is there a deductible (the amount you need to pay out of pocket during a particular calendar year before your insurance will begin to pay for services)? ________________________________

7. If there is a deductible, has my family met the deductible for this year? ________________

8. Look to see if there is office visit copay information, usually printed on the front of your card. Not all insurance plans require copays.

9. Do I need a referral (a formal document from a medical provider referring me to this clinic)? ____________________________________________________________
   If so, where should this referral be sent? _______________________________

NOTES:

**See listing of Northfield health resources and labs on back.**
Hospital

Northfield Hospital
2000 North Ave.
Northfield MN 55057
507-646-1000

Medical Clinics

Allina Medical Clinic
1400 Jefferson Road
Northfield MN 55057
507-663-9000 or 800-272-0508

Northfield Urgent Care
2014 Jefferson Rd., Suite C
Northfield MN 55057
507-664-9999

Family Health Medical Clinic
(Northfield Hospital Campus)
2000 North Ave.
Northfield MN 55057
507-646-1494

Women's Health Center
(Northfield Hospital Campus)
2000 North Avenue
Northfield MN 55057
507-646-1478

Labs contracted with SHAC

Medtox Laboratories, Inc.
402 West County Rd D
St. Paul MN 55112 (or New Brighton MN)

Northfield Hospital Lab
2000 North Ave
Northfield MN 55057

See SHAC website (go.carleton.edu/shac) for information about other local clinics/providers.