

**Frequently Asked Questions  
About  
Student Accident & Sickness Insurance**

**1. How much is the Student Accident & Sickness insurance per semester?**

- The cost is \$200 per semester.
- The coverage for the fall semester extends from August 20, 2005 through January 20, 2006.
- The coverage for the spring semester extends from January 20, 2006 through August 20, 2006.
- Students can purchase insurance for the summer only for \$138. The coverage extends from May 16, 2006 through August 20, 2006.

**2. Am I eligible to get insurance for my children and spouse?**

- Yes, for a child it costs \$476 a semester or \$952 a year.
- For your spouse it costs \$535 a semester or \$1,070 a year.
- You make direct payments through Auxiliary Services' Office in 507 Culkin Hall.

**3. Do I have to be a full-time student to be eligible for Student Accident & Sickness insurance?**

- No, you can be either a full-time or part-time student.
- Only full-time students will see the charge on their bill. Part-time students must pay the Student Accounts Office directly.

**4. I have my own insurance. Where can I fill out a waiver form?**

- Waiver forms are mailed to the home address of each full-time graduate and undergraduate student. In addition, one can be obtained from the Student Accounts Office (408 Culkin Hall) or the Auxiliary Services Office (507 Culkin Hall). A waiver can also be obtained on the web at [www.oswego.edu/other\\_campus/bursar](http://www.oswego.edu/other_campus/bursar).
- You should take the waiver to 507 Culkin Hall.

**5. Do I have to waive the insurance each semester?**

- No, once you have waived the insurance for the fall semester you are waived for the academic year. However, for the next academic year you will have to fill out another waiver form.

**6. Is there an insurance card that we carry?**

- There is a card inside the back cover of the Student Accident and Sickness Insurance Plan Brochure that should be presented when visiting a doctor's office. It is expected that your first contact will be with the Mary Walker Health Center. In that case, you would present your student ID that will be used to verify your coverage.

- If the Mary Walker Health Center is closed then you would call them at 312-4100 and leave a message. Benefits will begin with the first visit if referred or seen by the Mary Walker Health Center; otherwise, benefits will begin with the second visit.

- SAVAC is the ambulance service that is available 24 hours a day. It offers transportation to the Oswego Hospital in an emergency.

**7. How can I get my bills paid?**

- First, you must obtain a claim form from either the Mary Walker Health Center or Auxiliary Services, 507 Culkin Hall. If you are seeking treatment outside the Mary Walker Health Center, you must obtain a referral from the Health Center in order for your first doctor's visit to be covered. There is a section on the claim form that personnel from the Health Center must complete.

- When this has been done, you need to send the completed claim form with your itemized bills to The Allen J. Flood Companies, Inc., Two Madison Avenue, Larchmont, NY 10538. They will pay the covered amount of the bill. Any remaining balance is the patient's responsibility.

**8. Are prescription drugs covered under the insurance?**

- Yes, there is a \$10 copayment for each prescription. The college has an arrangement with Wayne's pharmacy in Oswego. They will only charge you the \$10 copayment if you have a completed claim form with you. If you use another pharmacy, you will be required to pay the full amount and then be reimbursed by the Allen J. Flood Company. In order to receive reimbursement, you would submit a claim form to them with your receipt for the prescription.

**9. Can I enroll at any time during the year?**

- The latest a student can enroll for the fall semester is October 1. For the spring semester, enrollment must occur no later than May 1. Premiums cannot be prorated for time elapsed.
- Coverage is effective when payment is made.

**10. What is covered?**

- Expenses related to accidents and sickness (see benefit summary). This means no expenses related to routine office visits are covered. Dental and optical expenses are also not covered.

**11. Do I have to see a specific doctor?**

- No, you may see any provider you wish. You are encouraged to first seek treatment at the Mary Walker Health Center. Please note that for sickness, coverage begins with the second visit. Contact with the Health Center is considered the first visit.

**12. Is the student health insurance the same as the health fee?**

- No, the insurance and the health fee are two different charges. The health fee is a mandatory charge for all students; it cannot be waived. The insurance fee is listed on the bill as "Accident & Sickness."

**13. Are international students covered?**

- Students traveling abroad must have insurance. International students must have SUNY Medical Insurance or a plan offering comparable coverage. You can purchase insurance through the International Education Office located in 122A Swetman Hall. International Student & Scholar Services can be reached at 312-5775.

**14. Are intercollegiate sports injuries covered under the insurance?**

- The college has insurance for students who participate in intercollegiate sports. However, there is a \$1500 deductible. It is recommended that the Student Accident & Sickness Insurance be purchased to provide greater coverage. Students who participate in intercollegiate athletics are covered up to \$1500 per injury.

**15. What is a pre-existing condition? Are they covered?**

- If you received medical advice, a diagnosis, or care or treatment was recommended or received by a doctor during the six consecutive months prior to the effective date of the Student Accident & Sickness Insurance, a condition is considered pre-existing. Under the terms of the insurance, such conditions would not be covered for the first 12 months. However, if you were previously covered under another insurance plan with no gap in coverage, or a gap not more than 63 days prior to the effective date of the Student Accident & Sickness Insurance, the amount of time you were on the prior plan will count toward the waiting period. Asthma and arthritis are examples of pre-existing conditions that would be covered in accordance with the above.

**16. If I have other insurance, e.g., through a parent's policy, which insurance is primary?**

- In 95% of cases the Student Accident and Sickness Insurance is primary. Claims should be submitted to both carriers. However, in the event of an intercollegiate sports injury, the parents' policy is primary. In case of an automobile accident, the auto insurance is primary in the majority of cases. However, this varies from state to state. You should check with your auto insurance carrier.

**17. Are there any insurance benefits for physical therapy?**

- There is a provision for physical therapy under the Miscellaneous Hospital Expense Benefit.

**18. Do I need to go to the Mary Walker Health Center for a referral?**

- Regardless of whether the Health Center is open or if the student is out of the area, a referral must be received for each new injury or sickness in order for the first doctor's office visit to be considered for payment by the insurance company. This applies to full-time and part-time students. Since dependents are not eligible to receive services at the Mary Walker Health Center, their first doctor's visit is never covered. The bill for the first doctor's office visit should always be submitted to the insurance company so they will have a record of the visit. Also, be sure to submit claims for any other charges that might have been incurred on the day of the first visit, such as x-rays and lab bills so that they can be considered for payment.

**19. Will this insurance cover the expense for my annual gynecology exam?**

- Yes, it will pay for a Pap smear and screening tests for chlamydia and gonorrhea once a year at no extra cost IF done by the provider at the Mary Walker Health Center. If you choose another provider, you will still need a referral and validated claim form from the Health Center in order to receive benefits from the Student Accident and Sickness Insurance. The insurance will pay up to \$50 for an outside provider. It is possible for you to have lab results from your exam at the Health Center forwarded to another provider by signing a release of information at the Health Center. Mary Walker Health Center does not supply or order contraceptives. However, for students interested in contraceptive care, they will be referred to Family Planning, located in the Mary Walker building. Students accessing providers for contraception need referral and a claim form from the Mary Walker Health Center to maximize the Student Accident and Sickness Insurance benefit.