

*Student Health Insurance News You Can Use!*

**A MESSAGE FROM THE DIVISION OF  
STUDENT AFFAIRS**

As in the past, Chicago State University (CSU) is pleased to provide a Student Health Insurance Plan for students and their dependents. For the 2007-2008 year, CSU, along with The Chickering Group and Aetna Life Insurance Company, will administer a customized Plan designed to meet the specific needs of CSU students.

The mandatory student health insurance program was implemented to provide uninsured students with adequate medical insurance at an affordable cost. The Student Health Insurance Program allows students to concentrate on their educational, personal and career goals instead of their health needs. The basic student health plan for accident and sickness is mandatory for students, both undergraduate and graduate, who enroll for 12 semester hours or more. The fee applies to all on-campus semester hours and students with a combination of off-campus semester hours and on-campus semester hours.

Students with equivalent health insurance coverage may apply for cancellation of (CSU's) mandatory insurance fee prior to January 19, 2008, which is printed in the Class Schedule Bulletin each semester. The student must sign a cancellation form, and a copy of their insurance card must accompany the cancellation form. A cancellation form must be submitted every semester that a student enrolls for 12 semester hours or more.

Cancellation forms may be obtained from the Office of Student Health Insurance prior to the semester deadline. Students eligible to cancel should receive a credit within 30 days of the cancellation deadline date.

Students insured under the Chicago State University Health Insurance Program have the option of enrolling their spouses and eligible dependents in the program. Part-time students may also enroll themselves and their dependents in the program. For more details, please visit the Office of Student Health Insurance located in SUB 247 or call (773) 995-4533.

**SPRING ENROLLMENT INFORMATION**

	Spring
Student	\$431
Spouse Only	\$1,292
Per Child	\$759
Children Only	\$1,128

If you are taking 12 or more credits, the premium for the Student Health Insurance Plan will automatically be added to your tuition bill. If you are eligible and approved to waive coverage, you **must** submit your waiver form and evidence of alternate coverage by the deadline below:

<b>Spring Term</b>	<b>January 19, 2008</b>
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If you are taking between six and 11 credits, you are eligible to enroll in the plan voluntarily. Eligible dependents can also be enrolled for an additional cost. You **must** enroll by the deadline below:

<b>Spring Term</b>	<b>January 19, 2008</b>
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To enroll on a voluntarily basis, or to enroll your dependents, visit [www.chickering.com](http://www.chickering.com), click the "Find Your School" link, type in Chicago State University under School Name, and you will be directed to the CSU Student Connection. To enroll, click the "Enroll" link on the left side of the page.

The CSU Student Connection also has detailed benefit information, including Vital Savings<sup>SM</sup> Dental, a discount dental program that is included with your Student Health Insurance Plan. If you do not participate in the Student Health Insurance Plan, you are still eligible to enroll in Vital Savings Dental for a fee.

## Q&A: FREQUENTLY ASKED QUESTIONS ABOUT HEALTH INSURANCE

- **Can I go to any doctor or hospital?**

Yes, but consider this. Selecting a doctor or hospital through Aetna's Preferred Provider Network saves you money and keeps you from having to file your own claims. Read below on how to use Aetna's DocFind<sup>®</sup> service to find Preferred Providers.

- **How do I access DocFind<sup>®</sup> ?**



When you visit the Student Connection link at [www.chickering.com](http://www.chickering.com), type in your school's name or policy number to open CSU's school-specific page. Click on "DocFind" to begin your search.

- **When should I go to the hospital?**

Save the hospital trips for emergencies. Unless your health is in imminent danger, make an appointment with a doctor from the network. He or she can provide follow-up care that emergency rooms are not set up to offer.

- **What if a Provider questions my insurance?**

The doctors and hospitals included in the Aetna PPO are familiar with your insurance plan. However, you should always take your insurance ID card with you. Questions can be quickly answered by calling The Chickering Group customer service center at (877) 261-8402.

- **Can other family members be enrolled in the insurance plan?**

Insured students have the option to enroll their spouse and any of their children who are unmarried and under the age of 19.

- **Will I receive an insurance ID card?**

Yes. You will receive it in the mail from Aetna.

- **Do I have dental and vision benefits?**

As a member of the CSU Student Health Insurance Plan, you have access to a discount dental and vision program through Vital Savings by Aetna<sup>®</sup> and Vision One<sup>®</sup> programs. Please contact (877) 261-8402 for information.

- **Will my insurance plan cover a pre-existing condition?**

Yes. However, as with nearly all health insurance plans, you must have been continuously insured under this student insurance plan for at least the prior 12 months.

- **What should I do if I receive a bill even though I gave my insurance information?**

Make a copy of the bill for your records, and then mail the original to Chickering Claims Administrators, Inc., P.O. Box 15708, Boston, MA 02215.

- **Why did the Plan change this year?**

The Plan is customized for Chicago State University, and the premiums and plan design are based on CSU utilization. As health care costs continue to rise (and students access medical care more and more frequently), changes in the benefits are made to keep the premiums as affordable as possible.

## YOU CAN ACCESS INFORMATION ABOUT YOUR STUDENT HEALTH INSURANCE PLAN ONLINE!

Visit the *Student Connection Link* at [www.chickering.com](http://www.chickering.com)

- ◆ Under **Find Your School**, type in "Chicago State University" or your school's policy number (812833) to:

- ✓ Register for Aetna's Navigator.
- ✓ Read your Student Health Insurance Brochure.
- ✓ Locate a Preferred Provider via DocFind.
- ✓ Contact Customer Service.
- ✓ Access IntelliHealth<sup>®</sup> delivers online consumer health information.
- ✓ Learn how to use your Student Health Insurance Plan!

