

CHICAGO STATE UNIVERSITY

STUDENT HEALTH INSURANCE NEWSLETTER 2009-2010

Information You Need to Know

CSU STUDENTS ONLY

Chicago State University (CSU) and Aetna Student Health have joined together to provide CSU students with an affordable accident and sickness student health insurance plan for the 2009-2010 year, designed specifically to meet the needs of CSU students.

Health insurance is mandatory for all students, *graduates and undergraduates*, who enroll in 12 credit hours or more. Upon validation of classes, students are charged \$460 to be covered by the Chicago State University/Aetna Students Health Plan. The fee applies if you enroll into all on-campus classes or a combination of off-campus (Extension) and on-campus classes.

Students may cancel the insurance plan provided through the university if they are able to provide proof that they are currently and adequately insured.

Cancellation forms must be completed in the Office of Student Health Insurance according to the deadlines indicated below.

SEMESTER	DEADLINE DATE
Fall 2009	September 11, 2009
Spring 2010	February 5, 2010
Summer Only	June 1, 2010

Students must show their updated student ID and a copy of their insurance card with their name on it, or a letter from their insurance company naming them as insured and showing the effective dates of coverage.

A cancellation form must be submitted every semester that a student enrolls in 12 credit hours of coursework or more.

Students insured under the Chicago State University/Aetna Student Health Insurance Plan have the option of enrolling their spouses and eligible dependents in the program on a voluntary basis.

VOLUNTARY ENROLLMENT FOR PART TIME STUDENTS, SPOUSES, AND DEPENDENTS

Part-time students enrolled in 6-11 credit hours of on-campus and/or Extension coursework may enroll themselves and their dependents in the program on a voluntary basis. The 2009-2010 voluntary enrollment rates are as follows:

INSURED	COST FOR TERM
Student	\$ 460
Spouse Only	\$1,382
Per Child	\$ 812
Children Only	\$1,207

Voluntary enrollment deadlines are:

SEMESTER	DEADLINE DATE
Fall 2009	September 11, 2009
Spring 2010	February 5, 2010
Summer Only	June 1, 2010

The effective dates of coverage during the 2009-2010 year for students, spouses and dependents will be as follows:

SEMESTER	BEGINS	ENDS
Fall 2009	August 19, 2009	January 4, 2010
Spring 2010	January 5, 2010	August 19, 2010
Summer Only	May 22, 2010	August 18, 2010

For more details, visit the Office of Student Health Insurance located in CRSU 247, or call 773-995-4533.

What the Plan Offers

Your school-endorsed student health insurance plan offers you:

Annual Aggregate Maximum - \$50,000 per condition per lifetime

Annual Deductible - \$250 per person (waived for prescriptions and care received at the CSU Health Center)

Coinsurance – 80% of negotiated charge at Preferred Providers

Prescriptions – Pays 100% after you pay:

- A \$10 co-pay for generic medicines, or
- A \$20 co-pay for brand name medicines.

The maximum benefits paid for medications totals \$1,000.

Coverage Locations - The Plan offers worldwide Emergency Travel Assistance Services.

Clarification of Requirements

Q. What is adequate health insurance coverage?

A. Adequate health insurance coverage would provide no less than the benefits provided through the CSU Plan as listed above.

Q. Must I cancel the insurance plan provided through the university every semester?

A. Yes. Any term in which you enroll in 12 or more credit hours, the cost of the insurance premium will be automatically charged as part of your tuition billing. If you do not cancel the plan and fee, you will be held responsible to pay the cost of the premium and you will be insured by the university health plan.

Q. Is it necessary that my insurance identification card have my full name (first and last) on it?

A. Yes. Unlike your physicians' office or the hospitals, CSU does not have access to an electronic data system that can confirm that you are insured. Therefore, the burden of proof is on each student. Your card must show your full name.

Q. What can I provide as proof of being insured if my insurance identification card does not have my first and last names on it?

A. You will need to obtain a letter from your insurance company in which you are named as one insured by the company.

Most companies now provide online services for obtaining a temporary identification card. CSU would accept a card from your insurance company's online service.