

Seattle University International Student and Scholar Injury and Sickness Insurance Plan FAQ's

How much does the insurance cost?

The cost for the Health Insurance may change each year, as well as the policy benefits. The cost for the 2011-2012 policy year is as follows:

If you are an **International Student**:

	All Quarters 9/1/11 – 9/1/12	Winter, Spring, Summer 1/4/12– 9/1/12	Spring, Summer 3/26/12 -9/1/12	Summer 6/18/12 –9/1/12
Student Only:	\$ 949	\$ 712	\$ 475	\$ 238
Spouse Only:	\$ 1,454	\$ 1,090	\$ 727	\$ 364
All Children Only:	\$ 1,018	\$ 764	\$ 509	\$ 255

If you are an **International Law Student**:

	All Quarters 8/1/11–8/1/12	Spring, Summer 1/9/12– 8/1/12	Summer 5/29/12-8/1/12
Student Only:	\$ 949	\$ 475	\$ 238
Spouse Only:	\$ 1,454	\$ 727	\$ 364
All Children Only:	\$ 1,018	\$ 509	\$ 255

If you are an **International Scholar**:

The effective date for an International Scholar is determined by the program he/she is enrolled in. The insurance rate is \$83 times the number of months enrolled.

How long does the coverage last?

The policy terms are renewed every year at the beginning of the Fall semester where price and coverage terms may change.

The 2011-2012 policy coverage is as follows:

International Students:

All Quarters:	September 1, 2011 – September 1, 2012
Winter, Spring & Summer Quarters:	January 4, 2012 – September 1, 2012
Spring & Summer Quarters:	March 26, 2012 – September 1, 2012
Summer Quarter:	June 18, 2012 – September 1, 2012

International Law Students:

All Quarters:	August 1, 2011 – August 1, 2012
Spring & Summer Quarters:	January 9, 2012 – August 1, 2012
Summer Quarter:	May 29, 2012 – August 1, 2012

What does it cover?

Sickness visits and hospital care, lab, x-ray and testing services are covered according to the schedule of benefits in the brochure. There is in-patient and out-patient medical and surgical coverage. There is also prescription drug coverage. For details please see the [2011-2012 Insurance Brochure](#).

What is not covered by the insurance policy?

Routine dental treatment, eye exams (including glasses and contacts), hearing examinations, routine physical exams, acne, allergies, family planning, cosmetic surgery, preventative treatment and testing, elective treatments and surgery, injury caused by the use of alcohol and illegal drugs, and injuries resulting from participation in intercollegiate, club or professional sports. Please refer to the [2011-2012 Insurance Brochure](#) for the complete list of limitations and exclusions, and contact Summit America toll free (877) 246-6997 with any questions on what is covered.

Are students required to have student health insurance?

Yes. Full-time international students are required to have the Seattle University Injury & Sickness student insurance plan **or** complete a waiver form and provide documentation of their current valid health care plan to the International Student Center before the tenth class day of the quarter/semester. If you do not complete the waiver by the deadline you will automatically be enrolled in the insurance plan and the fee will be billed on your school account.

Am I covered if I travel?

Yes, but please be aware that coverage is not effective in your Home Country. For information about your travel benefits, please see the Travel Assist Services section of the [2011-2012 Insurance brochure](#).

Which doctors are covered under my insurance plan?

You are allowed to visit any doctor of your choosing. Benefits limit doctor's visits to one visit per day.

How do I get my prescriptions filled?

Prescription drug coverage is included in the insurance plan, and you may go to any pharmacy. You must pay for the prescription and then file a [claim form](#) with Summit America Insurance Services. Be sure to include the pharmacy receipt that shows the name of the drug and the amount. (Not the cash register receipt.)

How do I get reimbursed for a prescription payment I made?

Complete a [claim form](#) and mail it to Summit America with a copy of the itemized bill showing the name of the drug and the cost.

How do I obtain an insurance card?

You may pick up an ID card at the International Student Center. If you have any problems with your insurance card, please contact Summit America and let them know what the problem is and they will assist you in resolving it. Contact them by phone toll free at (877) 246-6997 or by email at eharford@summitamerica-ins.com.

How do I get a new ID card if I lose my card?

You can contact the International Student Center or Summit America to obtain a replacement ID card.

How do I contact the insurance administrator?

You may call (877) 246-6997. You may also send an email to claims@summitamerica-ins.com.

Is there any coverage offered for dependents? If so, how do they get enrolled and how much does it cost?

If you enroll as a student, you may also enroll your eligible dependents. A dependent is a spouse residing with the insured student or the insured student's unmarried children under the age of 19 years who are not self-supporting, or up to age 25 if the child is a full-time student. Please see the [2011-2012 Insurance Brochure](#) for a full definition of dependents. If you would like to enroll a family member please complete the dependent enrollment form available at the International Student Center or online at www.summitamerica-ins.com and return it to: Summit America 7400 College Boulevard, Suite 100, Overland Park, KS, 66210. The costs are included in the form. Please include payment with the enrollment form.

I received a bill from the lab/doctors' office. What do I do?

Fill out a claim form, attach your itemized bill showing date of service and a description of the service performed, and return it to the address located at the top of the claim form. Make sure you include: your name, Seattle University student ID number, mailing address, and group number (11630002). You can get a claim form from the International Student Center or from the Summit America website which is www.summitamerica-ins.com/seattleu.

What is my Group and Identification number?

Your group name is Seattle University, and your group number is 11630002. Your individual insurance ID number is your Seattle University student ID number.

Is there a deductible?

Yes. The deductible per Policy Year for each person, for each Injury or Sickness, is \$100. However, the \$100 deductible will be waived if: services or treatment are rendered by the Student Health Center; or if a referral is obtained from the Student Health Center; or if the Student Health Center is closed and the student is unable to obtain treatment or a referral from the Student Health Center.

Who do I contact with a coverage or claims question?

You may call Summit America Customer Service at (877) 246-6997.