

# Ohio University Student Accident & Sickness Insurance Plan Q & A

## Insurance Coverage for the Classes of 2007, 2008, & 2009

Please be advised that...

- All students will receive a charge of \$345.00 on the e-Bill distributed by Ohio University for insurance for fall quarter. E-Bills will be available on August 2, 2006. Those students wishing not to be covered by the university's insurance will be responsible for waiving the policy by the October 9, 2006 deadline (This process can be completed online by accessing your student account statement or at the Cashier's Office located on the first floor of Chubb Hall.).
- **BOTTOM LINE: KNOW YOUR STATUS!** If you are not currently insured, you will need to accept the university's insurance plan.

- Q Where do I go for health service while I'm on campus and covered by this policy?
- A While on Campus you are required to go to Hudson Health Center if 1.) You are enrolled for classes during the quarter, or 2.) it is during a break and you are enrolled for classes the next quarter. This would include summer quarter after year I of medical school. In either case, you have paid your general fee and you have a valid OU ID. If the services cannot be provided by Hudson Health Center, you will be referred to another provider such as the Osteopathic Medical Center or a private local physician.
- Q What do I do if I need services when the health center is closed?
- A This is the most important time for your OU Student Accident & Sickness Insurance coverage. This policy covers medical expenses when the health center is closed or you are away from the Athens Campus. You can go to O'Bleness Memorial Hospital's emergency department. Remember to complete an OU Student Insurance Claim Form for the services rendered. Forms are available at Hudson Health Center or at [www.studentresources.com/college/viewbrochures.aspx](http://www.studentresources.com/college/viewbrochures.aspx). Be sure to click on Ohio University from the drop down menu.
- Q How does the coverage work if I am at a CORE site other than Athens?
- A You can consult any doctor you choose. Remember to complete an OU Student Insurance Claim Form for the services rendered. Important: please present your insurance card for services you receive outside of Hudson. Your permanent card will be mailed to you from the insurance company, temporary cards are available in the student insurance office located in Hudson Rm. 010, phone 740-597-1816.
- Q What will the policy cover?
- A Please refer to the OU Student Accident & Sickness Insurance Plan 2006-2007 Brochure for all information about coverage. If you still have questions, contact Hudson Health Center at 740-593-1660 (after September 2, 2003 call 740-597-1816) or Acordia (the Plan Administrator) at 1-800-228-6768. Web information: [www.studentresources.com/college/viewbrochures.aspx](http://www.studentresources.com/college/viewbrochures.aspx)
- Q How do I get services not covered under my policy since I will be paying for myself?
- A Many preventive services not covered by the plan can be obtained at Hudson Health Center, such as immunizations, pap smears, birth control, blood type testing, and physicals. These services are provided at reduced cost or in some cases no cost to the student. Remember that Hudson is a source for referral for all of the services you may need. Refer to the Hudson Health Center website for details at [www.ohiou.edu/hudson/shs\\_page.html](http://www.ohiou.edu/hudson/shs_page.html).
- Q How do I obtain coverage for my spouse and/or children?
- A Dependents can also be covered by the Student Accident & Sickness Plan. The costs and Dependent Enrollment Forms are available at [www.studentresources.com/college/viewbrochures.aspx](http://www.studentresources.com/college/viewbrochures.aspx). Be sure to click on Ohio University from the drop down menu. Dependents can go to any preferred health care provider with the exception of Hudson Health Center. Your preferred provider plan in Ohio is Medical Mutual. Please refer to the brochure for all information regarding Dependent Coverage.
- Q I understand the insurance plan has a pre-existing clause? What is that?
- A The pre-existing clause is defined as any health condition, sickness, or injury that existed anytime prior to the effective date of coverage and for which medical advice was given or for which a physician recommended or provided treatment within the six months immediately preceding the insured's effective date or coverage under this Policy. ***If you have a pre-existing condition as defined above, the insurance company will not pay for any expenses related to that pre-existing condition for the first 12 months you are covered by the plan.***

**Questions? For information or forms, contact Hudson Health Center (740-593-1660) or Acordia (1-800-228-6768)**  
[www.acordia.com/colleges/ohio](http://www.acordia.com/colleges/ohio)

\*Above information is taken from the OU Student Accident & Sickness Insurance Plan Brochure