



FAQs about STUDENT HEALTH INSURANCE

1. *Are students who purchase the Student Health Insurance the only ones who can utilize the Student Health Center?*
Answer: no, all currently enrolled students of STMU including those who have not purchased the STMU sponsored health insurance plan can utilize the Student Health Center.
2. *Why do I have to pay \$10 to see the doctor if I purchased the Student Health Insurance?*
Answer: The STMU sponsored health insurance plan provides coverage in the event a student requires inpatient hospitalization, outpatient referral to specialists, x-ray, etc. The plan was designed with a \$10 co-payment, which is less than the co-payment a student might experience with other insurance plans. All students with the STMU sponsored insurance plan also must pay a \$10 co-payment when visiting physicians, medical clinics and specialists in the Texas True Choice Network with an additional \$25 deductible (this applies only to covered services). At the SHC, a student does not incur the additional \$25 deductible. Also, the Student Health Center is a fully staffed medical clinic, providing similar services to outside medical clinics where co-pays can range from \$20 to \$40 per visit depending on the insurance policy.
3. *Why would a college student need Student Health Insurance?*
Answer: College students are not immune to sickness, disease or accidents. A simple ER visit for an upset stomach could cost up to \$2,000. Medical costs continue to escalate and could financially devastate a student and interfere with delay one's educational goals.
4. *What does Student Health Insurance cover?*
Answer: Our plan is specifically designed to meet the usual needs of college students up to a 50,000 maximum, including inpatient and outpatient care as well as prescription drugs. See brochure for complete details.
5. *What if I have my own insurance, can I visit the Student Health Center?*
Answer: Yes, all currently enrolled students can utilize the SHC but remember that some insurance plans expect you to see your "primary care physician" otherwise expenses at the SHC will not be reimbursable by your specific insurance plan.
6. *Can I get prescriptions at the Student Health Center?*
Answer: Several common medications are available at the SHC and can be dispensed to you at the time of your visit. The SHC is not a pharmacy and does not fill prescriptions from other physicians in the community. Prescriptions range in cost from \$10-\$15 at the SHC.



7. *Can I have the Student Health Insurance billed to my account?*
Answer: Yes, most students prefer the convenience of paying the health insurance premium through their account.

8. *What are the benefits of the Student Health Insurance?*
Answer: The plan provides economical protection against illness and injury. It does not cover preventive services such as pap smears and physicals. Please review the brochure for full details.

9. *Can I enroll online for the Student Health insurance?*
Answer: Yes, online enrollment for commuter students will be available in the Fall 2004 semester through the SHC web page: www.stmarytx.edu/healthcenter.

10. *Can a commuter student add dependents to the insurance plan if the student is not on the plan?*
Answer: No, the plan is designed specifically for the student and dependents can be added only when the student purchases the Student Health Insurance.

11. *What is the deadline for me to enroll on the insurance plan?*
Answer: All applications must be submitted by September 19, 2004 for Fall 2004 coverage.

12. *Is the insurance pro-rated when I enroll after the initial deadline?*
Answer: No.

13. *Where can I get a duplicate insurance card?*
Answer: The Student Health Center can help you obtain another card should you misplace your original.

14. *What is the deadline to waive the Student Health Insurance?*
Answer: All students have until the 12th class day to submit a waiver form. September 8th, 2004 is the deadline for the Fall 2004 semester.

15. *Do I need a referral to see another doctor or specialist on the STMU sponsored insurance plan?*
Answer: No, the plan operates as a PPO. If your doctor or specialist is on the plan, you may see him directly.