



STUDENT HEALTH INSURANCE FREQUENTLY ASKED QUESTIONS

Why do I have to have insurance at all?

At minimum, you need to be enrolled in a qualified health insurance plan because it is required in order to place you at any clinical sites. In addition, the proper health coverage helps to address any needs you may have from illness or accidents to medications. In addition, since you will be joining the health care system, it is important that you role model healthy behavior.

Maintaining health insurance coverage is mandatory for all full-time SMU students and all students MUST be covered by a domestic health insurance plan. All students are required to enroll in the SMU Student Health Insurance Plan unless an acceptable Waiver is provided in a timely manner.

I am already covered by a private insurance company for medical insurance.

Do I still need to fill out an insurance form?

Individual plans are usually not comprehensive enough to meet our requirements, but if you carry medical insurance through the following sources, you qualify for a waiver:

- Parents employer group plan,
- Spouse's employer group plan,
- Students employer group plan,
- Medicare,
- MediCal,
- COBRA continuation or
- Veteran's medical benefits

However, you must still fill out a waiver form with a copy of the front and back of your alternate insurance card attached to the waiver.

I faxed in the enrollment form for the student insurance plan to (510) 869-6212.

Do I still need to send in the original form to Student Health Services?

Yes. Student Health Services can start the process with a fax copy, but legally we must obtain a copy of the form with your original signature in order to complete enrollment. When mailing in your forms send them attention Student Insurance to: 3100 Telegraph Avenue Oakland, CA 94609. Once we've processed an enrollment form for you it stays in effect until you graduate or file a change form.

I initially enrolled in the medical, dental, and vision insurance program. I have now found a job that provides these one or more of these programs. What do I do now?

You can now fill out a Change Form **and** a Waiver Form that requests you to be removed from the relevant plans. If you have paid for the entire year you will be credited a monthly prorated amount.

I just lost my coverage because I was dropped from my original plan. What do I do now?

You can now fill out a Change Form that requests we "Add Medical Coverage" with an "Effective Date" and a "Reason". You must provide documentation that your prior coverage was terminated.

What is the coverage period for student insurance?

SMU University insurance is year round, but new prices and policy updates happen in August.

I just submitted an enrollment form. When does my coverage begin?

Coverage begins the first day of the month in which you submit an enrollment form, unless you specify otherwise. For new students, your coverage begins the day of orientation.

I need to make changes to the initial enrollment form I submitted. What do I do?

There is open enrollment in August and September each year, after which changes must be based on a qualifying event (birth, death, marriage, divorce, etc.). If you need to make changes (add or delete a dependent, change coverage options, etc.) you must submit a Change Form to student services. If the "change" is for you the student to drop medical insurance then you need to fill out a waiver form as well.

How Do I Access My Benefit Information Online?

1. Please register at <http://www.anthem.com/ca/>
Your Anthem Blue Cross personal website for locating a doctor, prescription drug info, etc.
2. Go to <http://www.anthem.com/ca/>, click on the "Register" button; enter your personal information (Anthem member ID#, name, date of birth, address).

When you make an appointment with a provider, be certain that the provider is currently an Anthem Blue Cross provider. Frequently, patients ask "do you take my insurance?" which most providers will. However, the appropriate question is to ask: if the doctor, therapist, etc. is an in-network provider for your plan. The office staff may be able to confirm; however, we encourage you to research the provider online and then confirm current status when making the appointment. In-network providers should know the protocol to determine the coverage available to you.

Who Do I Call If I Have Questions?

QUESTIONS ABOUT:	CALL:	PHONE NUMBER:
Enrollment Status Waiver Status Additions / Terminations Changes of Address Duplicate ID cards Benefit Questions	HSA Consulting, Inc (888) 978-8355 Fax: (941) 925-2001 michelle@hsac.com Please note: Students may check on enrollment, claims, order ID card and more on-line by registering at www.anthem.com/ca/	
How to Contact Anthem Blue Cross Anthem Blue Cross P.O. Box 60007 Los Angeles, CA 90060-0007	Medical Customer Service (800) 888-2108 Dental Customer Service (800) 627-0004 Vision Customer Service (866) 723-0515	
PPO Provider Inquiry	Anthem Blue Cross www.anthem.com/ca/	
Pre-Certification	Medical/Surgical (800) 274-7767 Behavioral/Health (800) 274-7767	
Participating Wellpoint Pharmacies Your Drug Coverage	Wellpoint Member Services (800) 700-2533 Wellpoint Mail Order (866) 274-6825	

Customer Service for Spanish Speaking Members – (800) 777-2287

Customer Service for Chinese Speaking Members – (800) 888-8368

<u>2011-2012 ANNUAL COMBINED STUDENT & DEPENDENT PREMIUMS</u>		
<u>Medical, Vision, Dental and Worldwide Assistance</u>		
Student Only*	\$3,960.00	*Includes Medical, Dental, Vision, On Call International Services
Student + Partner/Spouse	\$8,616.00	Includes Student + Partner/Spouse Medical, Dental, Vision, On Call International Services
Family	\$12,144.00	Includes Student + Partner/Spouse and Child Medical, Dental, Vision, On Call International Services
Student + Child	\$8,592.00	Includes Student + Child(ren) Medical, Dental, Vision, On Call International Services
Student + Children	\$8,880.00	Includes Student + Child(ren) Medical, Dental, Vision, On Call International Services