

## **Frequently Asked Questions – Insurance for International Students**

### **Will the insurance provider be the same for the Fall semester (GMSouthwest)?**

No, the insurance provider for the 2007-2008 academic year will be Chickering Group, with Aetna as the provider network. The reason for the change in provider was to bring our students the best possible benefits and service at the best possible rates in the coming year.

### **What are the major benefits of the insurance plan for Fall?**

\$200,000 in coverage per accident or illness, per policy year, \$100,000 per accident or illness per policy year for dependents. \$100 deductible per student, per policy year. \$250 maximum deductible for the entire family per policy year. Covered illnesses and injuries paid at 80% after deductible for preferred or non-preferred providers. Prescriptions filled at Thagard are paid at 100% after a \$10 co-pay for generics, \$20 co-pay for brand names. Prescriptions filled off-campus by student or family member paying a \$20 co-pay and 20% of the remaining cost.

### **What is the cost of the insurance for Fall?**

\$1390 annually for students of all age groups. Spouse premiums are \$3,880 per year, and children's premiums are \$1,797 per year for one child or \$2,900 per year for all children.

### **Will the new insurer cover pre-existing conditions from a period of coverage under GMSouthwest?**

The new insurance plan will cover all pre-existing conditions. Regardless of what, if any, insurance the student or their family previously had, all pre-existing conditions are covered as any other condition under the new plan. Demonstration of continuous prior coverage is not necessary to qualify for the coverage of pre-existing conditions.

### **How do students purchase the insurance policy offered through Thagard Student Health Center?**

Currently, students must enroll in person at the insurance office at Thagard Student Health Center. Online purchasing will be available soon through Thagard's website.

### **How do government sponsored students have their insurance hold removed?**

Students whose home government is paying for their insurance, should go to the Thagard Student Health Center with the completed Third Party Billing Form, available at <http://www.tshc.fsu.edu/international.htm> and a copy of their award letter. Students will be asked to enroll for insurance at Thagard and have the charge placed on their student account. Thagard will bill the home government directly and remove the charge when payment is received.

### **Why should I consider the plan offered through Thagard Student Health Center, rather than other online plans available?**

Students needing tests and prescriptions at Thagard need not fill in any claim forms or pay anything other than their co-pay at the time of service (with other plans, the student must pay the entire bill at the time of service and seek reimbursement from their insurer). Thagard can effectively assist with any claims issues. Thagard's policy has extra benefits, such as coverage for all pre-existing conditions as any other condition, coverage for allergy evaluation and treatment, routine women's health screenings covered as any other condition or test, screenings for Attention Deficit Disorder on campus paid at 100%, diabetes expenses paid as any other condition or prescription, treatment for TMJ conditions paid as any other condition, dental and vision discounts, fitness club discounts, and the Informed Health Line, offering students access to nurses and free information online for questions about their healthcare.

If you have any further questions regarding insurance benefits, choosing a plan, how to enroll, or other matters, you should consult the Thagard Student Health Center at 644-4250 or go in person to the insurance office on the first floor of the Thagard Student Health Center.