Student Health Insurance

International Students are required to maintain health insurance coverage throughout enrollment at the Northern Illinois University and will automatically be charged for the NIU plan.

Insured students may enroll dependents by completing a dependent enrollment form.

Coverage includes
- Medical Benefits
- Repatriation Coverage and Medical Evacuation
- Discount Card for Dental, Vision, and Prescription Drugs
Access to Treatment

• U.S. healthcare system may be different from your home country.

• NIU Health Services should be your first choice for non-emergency medical care.

• It is important to already have a physician, as things will work more smoothly, especially in an emergency situation.

• The cost of treatment for a doctor office visit is much less than a hospital visit.

Always use common sense and good judgment when making your health care choices.
U.S. HealthCare System

- Privately funded, not government-sponsored
- Expensive. Insurance pays according to Plan
- For most services, the NIU Plan pays 80% and you would pay 20%
- In order to pay less, students should understand where to go and how to use in-network providers
Minimizing Your Costs

- NIU Health Services
- Use In-Network Doctors and Hospitals
  - Contracted to provide services at lower cost.
  - No balance billing
  - Screened for quality
- Get medical care in appropriate settings
Types of Treatment Facilities

- NIU Health Services
- Doctor’s Office
- Urgent Care Facilities
- Inpatient and Outpatient Hospital Care
- Emergency Room Care
NIU Health Services

- No charge for most services
- Most routine visits or health issues
- Acute and chronic medical care including injuries
- Men’s and women’s health exams, screening, and treatment with an emphasis on prevention
- Psychiatric assessment, medication, and/or referral
- Preventive Medicine provides all state required immunizations as well as Flu, HPV, Meningitis, and Hepatitis B vaccines, TB testing, allergy injections, HIV testing, and travel counseling and vaccines
- Laboratory testing including Tspot lab test
- The Pharmacy fills prescriptions from Health Services and outside health care providers at low prices – prescription drug cards are not accepted
- Diagnostic x-rays and EKG
- Dependents are not eligible to use Health Services

Health Services - (815) 753-1311
Doctor’s Office

• Includes General Practitioners, Clinics & Specialists
• Handles routine visits and health issues, ongoing treatments
• *Examples*: Family Practice, Internal Medicine, OB/GYN, Neurologist
Urgent Care Facilities

If you have a non life-threatening health problem that cannot wait, and your physician is unavailable (such as evenings or weekends), these clinics can handle most minor medical situations.

- **Physician’s Immediate Care**
  1985 DeKalb Avenue, Suite 300, Sycamore
  Monday – Friday 8am to 8pm
  Saturday & Sunday 9am to 4pm

- **DeKalb Clinic Convenient Care**
  1850 Gateway Drive, Sycamore
  Monday – Friday 8am to 8pm
  Saturday 8am to 4pm
  Sunday Closed
Normally inpatient and outpatient hospital care is at the direction of your doctor. *This is not for routine office visits or after hours care.*

Local hospitals include:

• **Kishwaukee Community Hospital**  
  One Kish Hospital Drive, DeKalb

• **DeInor Hospital**  
  300 Randall Road, Geneva

• **Rochelle Community Hospital**  
  900 N 2nd Street, Rochelle
Emergency Room Care

When critical emergency care is needed at a hospital
You may need to call 911 for an ambulance.

This should only be used in emergency situations.
Preferred Provider Network (PPO)

- Certain doctors, hospitals, and other treatment facilities contract with a PPO network, agreeing to provide services at a lower cost
- Doctors are screened for quality
- There is less cost to you when you receive care from a contracted healthcare provider.

To find doctors in our networks

go to [www.studentinsurance.niu.edu](http://www.studentinsurance.niu.edu) or [www.ahpcare.com/niu](http://www.ahpcare.com/niu)
or call the number below for the appropriate network.

*If you need assistance please call (815) 753-0122*
Benefit Coverage

Preferred Care

Negotiated Charge means the maximum charge a Preferred Care Provider or Designated Provider has agreed to make as to any service or supply for the purpose of the benefits under this policy.

Non-Preferred Care

Reasonable Charge means only that part of a charge which is reasonable is covered. The reasonable charge for a service or supply is the lowest of:

• The provider’s usual charge for furnishing it, and
• The charge Aetna determines to be appropriate, based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the services or supply are made, and
• The charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished.
Insurance Terms

Deductible

The amount you pay toward your medical expenses before the insurance plan pays. (Outside of the U.S., this is also known as “excess.”) Does not include expenses that are not covered.

Coinsurance

The percentage of medical expenses you pay after your deductible is met.

Out-of-Pocket Maximum

The maximum amount of coinsurance you pay. The plan pays 100% of covered expenses once you reach that maximum.
### Benefit Coverage

<table>
<thead>
<tr>
<th>Lifetime Maximum</th>
<th>$500,000 Maximum Benefit per Injury or Sickness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$250 per Covered Person, per Policy Year</td>
</tr>
<tr>
<td>Annual Out of Pocket</td>
<td>$2,000 per Person per Policy Year <em>(excluding deductibles and copays)</em></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Health Services</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Hospital (Room &amp; Board)</td>
<td>Not applicable</td>
<td>80% ofPreferred Allowance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>60% of U&amp;C Charges</td>
</tr>
<tr>
<td>Inpatient/Outpatient Surgery</td>
<td>Not applicable</td>
<td>80% ofPreferred Allowance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>80% of U&amp;C Charges</td>
</tr>
<tr>
<td>Physician’s Visits</td>
<td>100%</td>
<td>80% ofPreferred Allowance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>80% of U&amp;C Charges</td>
</tr>
<tr>
<td>Medical Emergency</td>
<td>Not applicable</td>
<td>80% ofPreferred Allowance</td>
</tr>
<tr>
<td>$100 copay per visit</td>
<td></td>
<td>80% of U&amp;C Charges</td>
</tr>
<tr>
<td>Diagnostic X-Rays &amp; Laboratory Services</td>
<td>100%</td>
<td>80% ofPreferred Allowance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>80% of U&amp;C Charges</td>
</tr>
</tbody>
</table>
Benefit Coverage

Prescriptions
• Prescriptions are classified as **Generic** or as **Brand-name** – generic medicine is usually less expensive
• Prescriptions are available for a low cost at Health Services
• If Health Services doesn’t carry your medicine, use the Student Insurance discount card at off-campus pharmacies
• If you need help financial assistance to purchase your medicine, stop by Student Insurance for more information
Claims

Claims should to be sent to:
Aetna
P.O. Box 981106
El Paso, TX 79998

Questions about Claims or Benefits?
Please contact:

Student Insurance
(815) 753-0122
studentinsurance@niu.edu
or
Academic HealthPlans at
(888) 308-7320
info@AHPCare.com
Global Emergency Services

Medical Evacuation and Repatriation
Refer to brochure for complete information.

All care must be arranged by Assist America/Scholastic Emergency Services in order to be covered.

Scholastic Emergency Services
(877) 488-9833 (inside U.S.)
or (609) 452-8570 (outside U.S.)
medservices@assistamerica.com
Reference Number
01-AA-AHP-05054
NIU has a new Discount Card program starting 2010-2011. These discounts are provided through Aetna and may be viewed online at [www.ahpcare.com/niu](http://www.ahpcare.com/niu). Please click on the following links for the appropriate discount information.

**Discount Programs**

- **Vital Savings<sup>SM</sup> Dental**
- **Vital Savings<sup>SM</sup> Rx**
- **Aetna Vision<sup>SM</sup> Discount**
Identification (ID) Cards

Cards are in the mail and should be received by end of September

Remember to take your medical insurance ID card for each doctor visit.

If you lose your card, temporary ID Cards are available by calling Student Insurance at (815) 753-0122

Note: You will receive a separate card for the Vital Savings™ program.