Student Health Insurance Plan FAQ 2015/2016 School Year
Underwritten by Blue Cross Blue Shield of Georgia

This FAQ provides a general summary of the insurance. The exact benefits, limitations and exclusions governing this Plan are contained in the Policy.

All students are automatically enrolled in the Morehouse College student health insurance plan unless proof of other coverage is provided and the student health plan is waived. To waive coverage, please visit www.summitamerica-ins.com/morehousecollege, then click on “online waiver system”. The deadline to waive coverage is August 22nd, 2015. After this date, all students that have not completed the online waiver process will automatically be charged $889 and be enrolled in the student insurance plan for the 2015/2016 policy year. The $889 charge will show up on your student account at Morehouse College.

How do I enroll in coverage?
You are automatically enrolled in the student health insurance coverage, and the insurance fee will be added to your Morehouse College student account.

What should I do if I do NOT want to enroll in the insurance plan?
All Morehouse College students taking 4 or more credit hours are automatically enrolled in the student insurance plan unless proof of other coverage that is comparable to Morehouse College’s plan is provided and coverage is waived. Please note, your plan must adhere to Morehouse College’s eligibility requirements outlined in the waiver portal (or paper form), in order to be able to submit an acceptable waiver. To do this, please visit www.summitamerica-ins.com/morehousecollege, click on “Online Waiver System”, and provide the information as prompted. Students have until August 22nd, 2015 to waive coverage. After this date, students will be charged the annual student insurance fee of $889.

For questions regarding the student waiver portal, please contact:
Lindsey Zendehjas, Account Manager
Ascension/Summit America
1-800-955-1991, ext. 7454
Email: LZendejas@ascensionins.com

Is this full medical coverage? What does it cover?
The insurance plan offered through Morehouse College is open access Point of Service (POS) plan. There is a $250 in-network and out-of-network deductible per policy year per insured. The in and out of network deductible are separate, and do not count toward each other. Benefits are paid differently depending on whether you received treatment from an “in-network” or “out-of-network” provider. The POS network for this plan can be found on www.bcbsga.com under Blue Open Access POS.

- In-Network Provider Benefit
  The plan pays 80% of the POS allowable for the treatment received.

- Out-of-Network Provider Benefit
  The plan pays 60% of Usual, Reasonable, and Customary (UCR) charges for treatment received.
There is an unlimited benefit maximum per policy year.

Please refer to the 2015-16 Blue Cross Blue Shield Member Guide for a detailed outline of the schedule of benefits, for medical, pediatric dental, and vision, and other value added services. Member Guides can be viewed by visiting www.summitamerica-ins.com/morehousecollege.

**When will my coverage be effective?**
Annual coverage goes into effect on August 1, 2015 and ends on July 31, 2016. New and transfer students for the spring semester will be enrolled in the plan with an effective date of January 13, 2016 with their coverage ending on July 31, 2016, unless coverage is waived via the online waiver system and proof of other insurance is provided.

**Will I be receiving an ID Card?**
Yes, you will receive an ID card, issued from Blue Cross Blue Shield of Georgia. During the time you are waiting for your ID card, or if your card is lost or stolen, you can print a temporary ID Card from our website at www.bCBSGA.com. From here, please create/login to your account; go to “customer support,” and then “print a temporary ID card.” The temporary card will allow you to see providers and use your prescription drug benefits.

**Which doctors are covered under my insurance plan?**
When you need to obtain health care, benefits will be paid at a higher level if you obtain treatment from a provider in the Blue Cross Blue Shield of Georgia, POS network. You can find a listing of in-network providers by visiting their web site at www.bCBSGA.com, and click on “find a provider”. Note: select Blue Open Access POS network.

**What is NOT covered by the student insurance plan?**
A complete list of coverage and service exclusions may be obtained by contacting Blue Cross and Blue Shield of Georgia at 1-855-397-9267. Students and/or their providers are encouraged to contact Blue Cross and Blue Shield of Georgia to verify benefits prior to services being rendered.

**Are students required to have health insurance?**
Yes. All full-time students are required to provide proof of insurance. If a student does not have insurance, they will automatically be charged the fee for the student health insurance plan.

**If I have coverage through my parents or another insurance plan, should I cancel that coverage and switch to this insurance plan?**
The insurance offered through Morehouse College is provided to students as an affordable health insurance option. The intention is not to replace an existing insurance plan you may already have, but to ensure that all students have access to insurance. We do encourage students to check with their existing carrier to see if the plan provides coverage in the region. Many students choose to carry the student plan in addition to their primary insurance as a way to offset high deductibles.

**If I have another insurance plan, and decide to purchase the Morehouse College student insurance plan in addition to my current plan, which plan will pay first?**
The Morehouse College student insurance plan is “Primary” coverage, and pays primary to all other insurance. If you have an additional insurance plan, Blue Cross Blue Shield of Georgia will initiate Coordination of Benefits with your secondary insurance carrier.

If you do not have any other insurance, this plan will be considered primary, and will pay the covered expenses up to the limits of the plan per the policy provisions and exclusions.

**Who do I contact with a coverage or claims question?**
You should contact Blue Cross Blue Shield of Georgia at 855-397-9267.