

## Southern Miss International Student Medical Insurance 2005-2006

	Fall 8/14/2005-1/14/2006	Spring/Summer 1/14/06-8/14/06	Summer 5/14/06-8/14/06
STUDENT	\$ 375	\$ 525	\$ 225
SPOUSE	\$ 730	\$ 1,022	\$ 438
CHILD*	\$ 405	\$ 567	\$ 243

\*(rate is per child)

*NOTE: Dependents are eligible for insurance only if the primary student is also covered.*

**ALL** Southern Miss students who do not have a “green card” or are not U.S. citizens are required by the university to have health insurance coverage. A fee for health insurance is charged at the time of registration in the fall and in the spring semesters. The spring fee covers the period of spring and summer. Insurance fees are not charged with summer registration, but they are charged to new summer students after summer classes begin.

You are eligible to continue with your coverage during your period of optional practical training. To keep your coverage you need to complete an enrollment form available in the International Student and Scholar Services Office (ISSS). This should be done before the waiver deadline for each semester (see below).

**Exemptions/waivers:** If you already have a health insurance policy and want to be exempted from the Southern Miss group insurance, you must submit the following items to the ISSS Office **EACH** semester you wish to be exempted:

1. Waiver request form (available in the ISSS Office).
2. Photocopy of your current policy. This copy should be in English, and must detail the insurance coverage including the maximum amount of coverage the policy offers. Your personal policy must have coverage equal to or greater than the university’s group policy to be granted a waiver. If your personal policy does not include repatriation and medical evacuation, you will be required to purchase a “repatriation policy” through the Southern Miss group plan at \$36 per year. [Repatriation means that if you die, the insurance company will pay expenses to prepare your body and ship it back to your home country.]
3. Waiver requests must be submitted **each** semester and before the following deadlines:

**DEADLINE to request waiver for Fall: September 2, 2005 ----- 5:00 p.m.**  
**DEADLINE to request waiver for Spring: January 27, 2006 ----- 5:00 p.m.**  
**DEADLINE to request waiver for Summer: June 9, 2006 ----- 5:00 p.m.**

Waiver requests after the deadline will not be accepted.

### What to do if you are ill or injured.....

**IMPORTANT: Read the insurance policy brochure. Read it before you get sick. You should have a general understanding of your insurance coverage before you need to use it.**

*Please note: The Southern Miss Student Health Services clinic is not available to students who are not enrolled, or to enrolled students’ family members. The clinic is not open at night or on weekends.*

- If you become ill or injured, visit the Southern Miss Student Health Services clinic first. There is no charge to see a doctor or nurse at the student clinic. There is a minimal charge for tests (blood tests, x-rays, etc.) and medicine. A pharmacy is located in the Southern Miss Student Health Services.

- If you see a doctor off-campus you will pay a \$100 deductible each policy year. This means you must pay the first \$100 of your medical expenses yourself. After you have met the \$100 deductible the insurance will pay 100% of the remainder of the U&C fees. When you use the Southern Miss Student Health Services or their pharmacy, the \$100 deductible will be waived, and the insurance will pay 100% of Usual and Customary” (U&C)\* covered expenses.
- Avoid going to the hospital emergency room if you can. It is very expensive and should only be used in a true emergency. If you are feeling a little sick on Friday, go to the Southern Miss Student Health Services while it is still open. Don't wait until you feel worse and have to go to the emergency room on the weekend.
- Before you see a doctor off-campus, call the doctor's office and ask questions about their fees and services before you make an appointment. The following are a few good questions to ask: What is the fee for an office visit? What types of medical exams are performed in their office? Do they send x-rays and other medical tests to an outside laboratory for results? You should know the answers to these questions before you see a doctor so that you will have an idea of the amount of money you will have to pay for the services.
- Prescription drugs are also covered. The prescription must be for a covered service, and coverage will be paid at 100% of the U&C expense.
- The insurance company will provide you with a personalized ID card. They will mail the card to the ISSS office, and we will mail then mail the card to you. Always take your insurance ID card and your student ID card when you go to the doctor. It is important that you keep your card with you at all times. Failure to provide your insurance ID card can result in refused care and/or delayed claims processing. If you lose your card you can request a duplicate card online at [www.studentinsure.com/usm](http://www.studentinsure.com/usm).

## **How the insurance pays your medical bills.....**

### **Please refer to the policy brochure for benefits, exclusions, definitions, and claims procedures.**

To receive reimbursement for medical expenses you must “file a claim” with the insurance company. The claim allows you or your health care provider to “claim” payment from the insurance company for medical expenses. If you seek medical treatment off-campus the payment procedure varies with each doctor or medical facility. Typically, the doctor's office or hospital will file an insurance claim on your behalf. It is your responsibility to make sure this has been done. For prescription drug claims you may need to send in a claim form yourself. You should check with the pharmacy to see how they handle insurance claims.

If you receive medical treatment at the Southern Miss Student Health Services you will need to file the claim yourself. Claim forms are available in the ISSS Office or online at the website given at the bottom of this page. The claim form must be mailed to the company along with your medical bill(s) within 90 days. Always keep copies of your papers before you mail the originals.

If you have problems or questions about an insurance claim you may contact the claims office directly at 1-800-633-1860 or [info@isis-usa.com](mailto:info@isis-usa.com). We encourage you to attempt to settle your own claims, but if you have problems we will assist you. For questions regarding the policy and its coverage you may contact our agent:

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 2370 G Hillcrest Road, #237  
 Mobile, AL 36695  
 1-888-301-9289  
[www.studentinsure.com/usm](http://www.studentinsure.com/usm)