

Frequently Asked Questions about Mandatory Student Health Insurance

The Board of Regents of the University System of Georgia has contracted with Pearce and Pearce, Inc. to provide student health insurance effective Fall 2006. Two plans are available—a mandatory plan for those students identified below and an optional plan for all others. For more information about Pearce and Pearce, students are encouraged to visit their web site at www.pearceandpearce.com.

General Questions

Q: Why do I have health insurance?

A: The Board of Regents of the University System of Georgia, of which GSW is a part, mandated that all students falling in certain categories must be covered by adequate health insurance. By having such a large mandatory pool, the University System was able to negotiate a very good plan at a comparatively low cost. We believe that good supplementary health insurance is in the best interest of all members of the GSW community.

Q: Who is included in the mandatory category?

A: The following students are required to have health insurance:

- ✓ All graduate students receiving a Full Tuition Waiver as part of their graduate assistantship award;
- ✓ Undergraduate and graduate international students holding F or J visas;
- ✓ Undergraduate and graduate students enrolled in programs that require proof of health insurance (e.g. nursing);
- ✓ and graduate students receiving fellowships that fully fund their tuition.

Q: How much does it cost?

A: The premium for the student will in the Mandatory Plan will be \$358 for Fall 2006 and \$472 for Spring/Summer 2007.

Q: What are the dates of coverage for the insurance 2006/2007?

A: Fall coverage with the Pearce and Pearce plan covers August 1, 2006-December 31, 2006. Spring coverage dates are January 1, 2007-August 1, 2007.

Q: Can I get insurance for my spouse and/or children?

A: Spouse and dependent plans are available for an additional premium. For more information see the Pearce and Pearce web site at www.pearceandpearce.com. Payments for dependents is handled directly with P & P.

Q: If I pay for the mandatory plan, do I still have to pay the Student Health fee?

A: Yes, you will continue to use Student Health Services as your primary provider of routine and preventive care. The Health Insurance is intended to cover necessary medical care not available through the Student Health Center.

Q: Last year I had insurance, with a different insurance company and was treated for a continuing medical condition: with the new insurance plan cover my continuing medical condition?

A: Given that the new policy covers the condition in question, if you had continuous insurance coverage, the new policy should cover your preexisting condition. Contact Pearce and Pearce for further clarification.

Q: If after reading this FAQ I still have questions, whom should I contact?

A: If you still have questions after reading this FAQ, you should contact the following:

- For questions about the coverage, read the policy at www.pearceandpearce.com

Eligibility for the Mandatory Policy

Q: I was charged for the mandatory insurance but I don't think I fall into any of the mandatory categories above: whom should I contact?

A: Contact Jan Rogers in Student Accounts, Student Success Center, room 3413 at 229-931-2013 or e-mail at jrogers@gsw.edu

Q: I was not charged for the mandatory insurance but I think I meet the criteria above and I should have been. Whom should I contact?

A: Contact Jan Rogers in Student Accounts, Student Success Center, room 3413 at 229-931-2013 or e-mail at jrogers@gsw.edu

Waiving out the Mandatory Policy

Q: I already have health insurance. How do I submit an application to waive out of the mandatory plan?

A: If you have other insurance that meets the waiver requirements and wish to apply for a waiver, please go to: www.studentinsurance.com and go to the GSW drop down link. The steps to apply for a waiver are listed on this site. You must apply for a waiver before September 1, 2006.

Q: If I waive out of the mandatory insurance, can I still use the Student Health Center?

A: Yes, all students enrolling for four hours of more must pay the Student Health fee and any student who has paid the Student Health fee can use the services of the Student Health Services.