

2015-2016 Keiser University Student Health Insurance Program

Frequently Asked Questions

How do I enroll in the coverage?

Students are automatically enrolled in the Keiser University Student Health Insurance Plan unless they provide proof of comparable health insurance coverage during the enrollment period. To expedite the enrollment process those students wanting to take the Keiser University Student Health Plan should visit www.insuranceforstudents.com/KU and select "Student Insurance Opt-In Enrollment". Once students "Opt-In" to the plan they will be able to setup their online account and print their medical ID card within 72 hours. A medical ID card will be mailed to the KU business office.

How do I waive out of the KU insurance plan & remove the charge from my account?

Domestic Students – Students with their own comparable insurance plan must go to www.insuranceforstudents.com/ku and select **Domestic Student Insurance Waiver**. You will be required to provide your current health insurance policy information.

International Students – Students with their own comparable insurance plan must go to www.insuranceforstudents.com/ku and select **International Student Insurance Waiver**. Make sure to download the two page insurance compliance form and send to your insurance company for completion. You will be notified whether your coverage meets the school's coverage requirements.

THE FINAL DAY TO WAIVE THE SCHOOL PLAN IS JANUARY 31ST, 2016. PROVIDING PROOF OF YOUR INSURANCE COVERAGE TO THE ATHLETIC DEPARTMENT DOES NOT WAIVE THE SCHOOL PLAN AND CHARGE.

When is the insurance effective?

Spring/Summer: 1/1/2016 to 7/31/2016

What is the name of the insurance underwriter & policy number?

National Guardian Life Insurance Company (NGL) Policy #15-W7A35

What does the insurance cover and what are the exclusions?

Students can view the 2015-2016 Brochure online at www.insuranceforstudents.com/KU

How do I find a local medical provider (physician/hospital)?

The Preferred Provider Network for this plan is the First Health PPO Network. Preferred Providers can be found using the following link:

<http://www.firsthealth.com>

Once on the home page, select "Locate a Provider" and provide your zip code

****Your highest benefits and lowest cost can be achieved by seeking medical care at any of the Urgent Care Clinics through the network****

How do I file a claim?

When you present your medical ID card to a provider most providers will submit claims directly to the insurance company. The claims department contact information for the insurance program is:

Commercial Travelers College Claim Department
70 Genesee Street, Utica NY 13502

Claims/Customer service phone number is 1-800-756-3702

Make sure to retain copies of all correspondence before you submit them to the claims office.

How do I fill a medical prescription?

You may visit any Catamaran network pharmacy (1-800-880-1188). Make sure to provide your medical ID card each time you fill a prescription so that you can pay copayments of \$10 per Tier 1 prescription, \$30 per Tier 2 prescription and \$50 per Tier 3 prescription.
