(FAQs)

Frequently Asked Questions about the SBU Health Insurance Plan

HOW CAN I PAY FOR THIS INSURANCE PLAN?
The fee is placed on your University bill. As with all other SBU bills, this is payable via cash, check, money order, credit card; through financial aid for which you may be eligible, or via TOPP (extended payment plan). Payments are made at the Bursar in the Administration Building. See ‘Dollars and Sense Guide’ for information about TOPP.

HOW DO I USE THIS INSURANCE PLAN?
Each year you will need to satisfy a $200 deductible for each medical condition. Therefore, you should first make an appointment with a medical practitioner at the west campus Student Health Service (SHS) for an assessment and possible treatment of your medical problem. Once you have done this, you may have outside medical or diagnostic testing done. By coming to the Student Health Service first, your deductible will be reduced to $150 for the condition. This means that you must still pay the first $150 of your outside medical bill(s) for each medical condition. In addition, you will need to pay $25 each time you visit a physician outside SHS.

WHAT DOCTORS AND OTHER MEDICAL PRACTITIONERS MAY I USE?
You may use any medical practitioners you wish, anywhere in the world. However, medical providers who are part of The Chickering Group will provide discounts for their medical services, so that your bill will be covered up to the limits of the insurance plan. Usually, you will not need to complete a claim form with these doctors. If you do not use The Chickering Group providers you may find that your provider has charged higher than ‘reasonable and customary’ fees, and you may have a balance to pay after the insurance company pays its portion.

    *For a listing of Chickering providers, go to [www.chickering.com](http://www.chickering.com), and look under ‘Docfind’.*

WHEN WILL I RECEIVE AN ID CARD?
ID cards will be mailed to your home address about 30 days after the semester begins. If you need an emergency ID card you may come to the Student Health Insurance Office to pick one up.

WHERE DO I GET CLAIM FORMS?
You may go on-line to [www.chickering.com](http://www.chickering.com) and print out these forms. These are used if you see a medical provider who is not in The Chickering Group network, or if you purchase medicines from an outside pharmacy.

IF I HAVE QUESTIONS WHO DO I CONTACT?
You may contact the Student Health Insurance Office with any questions. Address emails to: SHO-RSHIP@notes.cc.sunysb.edu. The phone number is (631) 632-6054 or 632-6376. Office hours are 9 am-4:15 pm, Monday-Friday.
IF I HAVE OTHER INSURANCE ALREADY, HOW FREQUENTLY MUST I FILE A WAIVER?
You must complete a waiver at the beginning of each academic year, by the last
day of the Add/Drop period. If you are a new incoming student beginning in the
spring semester then you must complete a waiver by the end of the Spring
Add/Drop period. However, if you have any changes in your insurance coverage
at any time, you should immediately contact the Student Health Insurance Office
for further instructions.

I WAS GIVEN A WAIVER THIS SEMESTER, BUT NEXT SEMESTER I WILL
LOSE MY INSURANCE. HOW DO I ENROLL IN THE UNIVERSITY PLAN?
Please contact the Student Health Insurance Office by e-mail at
SHO-RSHIP@notes.cc.sunysb.edu or in person to discuss your situation. The
personnel in that office will assist you.

I WAS COVERED BY THE UNIVERSITY PLAN IN THE FALL, BUT I WILL
HAVE OTHER INSURANCE IN THE SPRING SEMESTER. WHAT DO I DO?
You must complete an on-line waiver waiver before the end of the Spring
Add/Drop period. If you have specific questions, please contact the Student
Health Insurance Office.

I AM COVERED BY THE UNIVERSITY PLAN NOW, BUT IN TWO MONTHS I
AM GETTING OTHER INSURANCE THROUGH MY SPOUSE’S EMPLOYER.
WHAT DO I DO?
You will remain covered by the University plan for the entire semester. However,
before the end of Add/Drop of the following semester you should complete a
waiver. If you have any questions, please contact the Student Health Insurance
Office.

WHAT IS THE COST OF 2005-2006 COVERAGE FOR MY
SPOUSE/CHILDREN?

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<tr>
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<th>Annual Rates</th>
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WHAT IS COVERED BY THE INSURANCE PLAN?
Please refer to the insurance booklet, available at Chickering.com (policy number
890444)
For any questions, please contact the Student Health Insurance Office at
SHO-RSHIP@notes.cc.sunysb.edu or at (631) 632-6054 or 632-6376.