



An Introduction to Student
Health Insurance at
Rice University

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Health Insurance Basics

Premium:

The amount that you pay to purchase your insurance coverage

Deductible:

The amount that you must pay before the insurance company starts to pay

Co-pay:

The fee that is paid for medical service or supplies

Co-insurance:

The percentage that you must pay after the deductible is paid

Negotiated Charge:

The discounted amount that preferred care providers have agreed to accept for any service or supply, based on the terms of your coverage

Recognized Charge:

The full retail amount that your doctor charges, adjusted to reflect the average charge for similar services nationwide. Your health insurance will only recognize the average charge - even if that amount is lower than your doctor's charges.

In-Network / Preferred Care:

Doctors and facilities that are contracted by your health plan typically provide special discounted rates for plan members. To maximize your savings and reduce your out-of-pocket expenses, select a preferred provider or facility

Out-of-Network / Non-Preferred Care:

Non-Preferred doctors and facilities are not contracted by your health plan to provide services to you. You'll pay more for Non-Preferred Care. Depending on your health plan, some Non-Preferred claims may not be covered at all.

Exclusions:

Specific conditions or situations that are not covered by the plan.

Preferred Provider Organization (PPO) :

The network of providers who have contracted with the insurance company to provide healthcare services at discounted rates. [The Aetna Student Health Insurance plan is a PPO plan.]

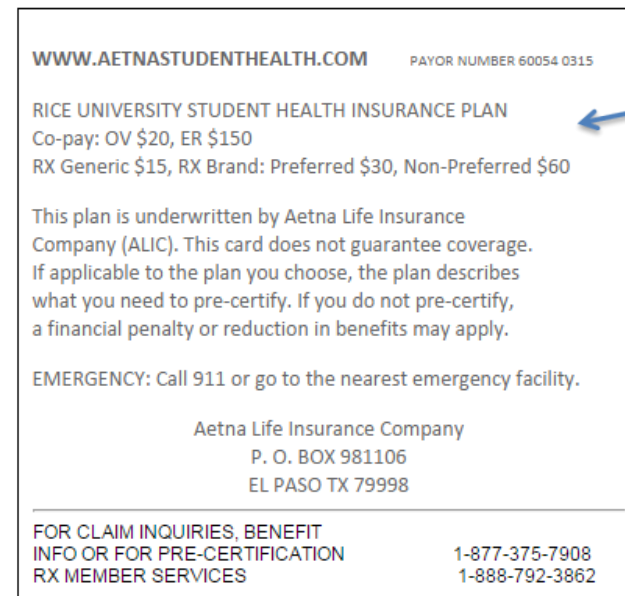
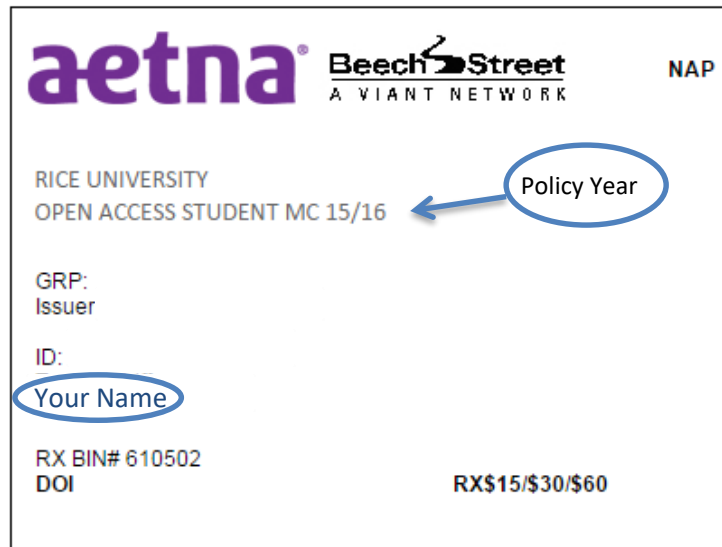
Reading your Insurance Card

GRP (Group) Number: refers to the number that has been assigned to Rice University to identify the specific health insurance plan

Issuer Number: Aetna Student Health insurance issuer number

ID Number: the member ID number that Aetna uses to identify you

Rx Bin Number: "BIN" refers to Bank Identification Number, which electronically tells the pharmacy database which Pharmacy Benefit Manager (PBM) will receive the claim for a particular prescription.



Copay Information

Open Enrollment

Every degree seeking student is required to have health insurance coverage compliant with the Affordable Care Act while enrolled at Rice University. Therefore, students *must* enroll in the Student Health Insurance Plan, administered by Aetna Student Health, OR request a waiver of student insurance, by demonstrating comparable insurance coverage. Student will find the enrollment and waiver applications available on the Student Health Insurance website during the open enrollment period.

Enrollment Application: Application you must complete in order to be insured by Aetna Student Health.

Waiver Application: Application you complete to provide proof of your own insurance. Your insurance must meet the Rice University Waiver Requirements in order for your waiver to be approved by Aetna Student Health auditors.



How Student Health Insurance Works

Start Here



Rice University works with Aetna Student Health to offer coverage to all Rice students



Students enroll or waive coverage and pay the required premium amount during the open enrollment period



Once enrolled in coverage, students that need to seek medical attention find in-network providers using the Aetna DocFind tool on the website



The insurance company will send you an explanation of benefits summary which will show the remaining balance based on the agreement with the in-network provider.



The in-network provider will bill the insurance company for the medical service. The insurance company will pay the negotiated amount.

Enrolling in Student Insurance Mid-Year

You are only allowed to enroll in student insurance mid-year if you experience a qualifying life event.

Examples of a qualifying life event:

- Loss of coverage
- Turned 26 and aged off of parents plan
- Marriage/Divorce
- Birth/ Adoption of a child
- Spouse/Child moving to the US from another country



You have 31 days from the date of the qualifying life event to notify Rice University Student Health Insurance Office. Enrollment requests made outside of the 31 day period will be denied.

You will be asked to submit appropriate documentation to support your qualifying life event. The premium will be prorated to reflect the number of days you will be insured.

Where to Seek Medical Assistance

When you are sick or injured, deciding where to receive treatment is very important. Being prepared can help you make these important decisions when you need to seek care immediately.

Start by calling the student health center on Rice's campus or an in-network provider. Explain your symptoms to the physician, and they can help advise you on where to seek treatment.

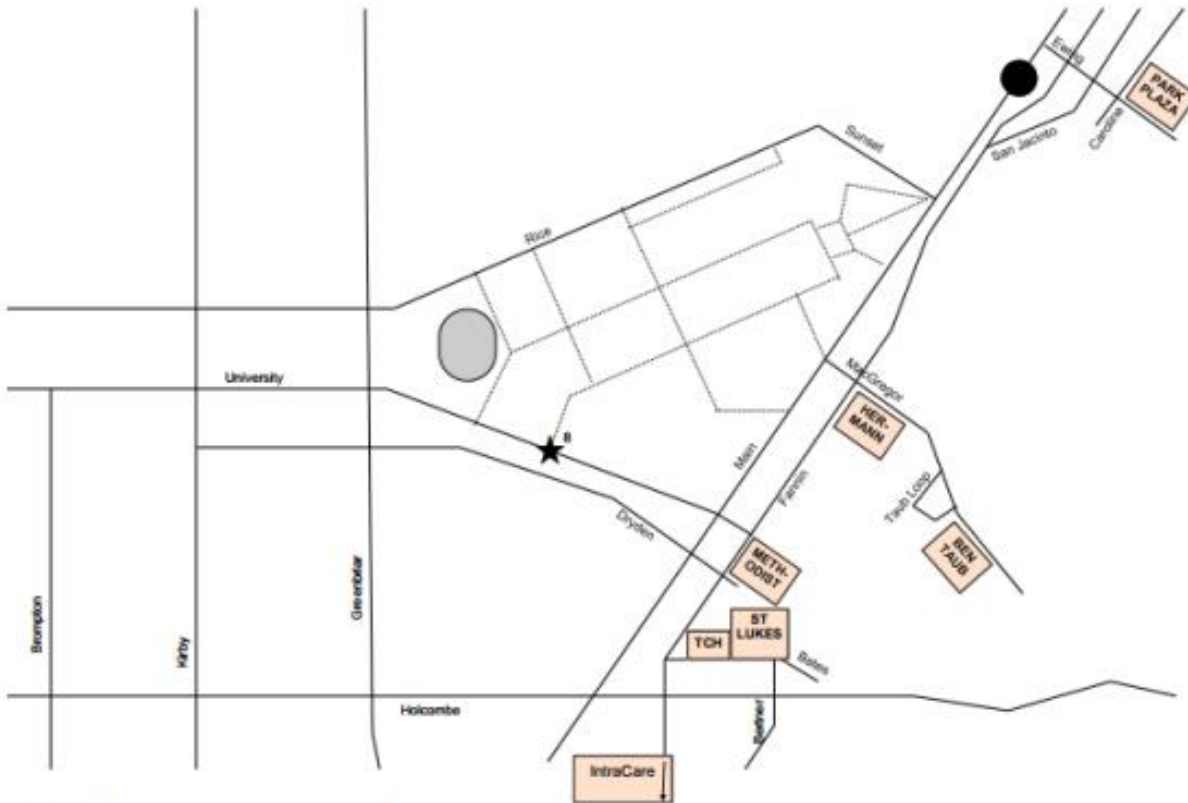
You should always call the providers office before you go to make sure they accept your insurance.



What are the differences between the emergency room and an urgent care facility?

- Urgent care facilities are walk-in clinics. Most are open after hours, and some are even open 24 hours a day, 7 days a week. Urgent care facilities usually treat injuries minor non-life threatening illnesses. Urgent care facilities are cheaper than a trip to the emergency room and are usually much faster.
- Emergency rooms are always open 24 hours a day, 7 days a week. They treat very severe and life threatening conditions. A trip to the emergency room is very expensive, because it offers specialized care and diagnostic tests. In most cases, you may also have a long wait before you are treated.

Emergency Rooms and Urgent Care Clinics Close to Rice University



All directions start at Entrance 8

Hermann

Left (E) on University
Left (N) on Fannin
Right (E) on MacGregor

Methodist ER

Left (E) on University
Right (S) on Fannin
U-turn Left at Dryden

St. Luke's

Left (E) on University
Right (S) on Main
Left (E) on Holcombe
Left (N) on Bertner
Left (W) on Bates
Follow the underground dip to get to the entrance

Ben Taub

Left (E) on University
Left (N) on Main
Right (E) on MacGregor
Right (S) on Ben Taub Loop

Texas Children's Hospital (TCH)

Left (E) on University
Right (S) on Fannin
Left at St. Luke's Medical Tower/TCH

IntraCare Medical Center

Left (E) on University
Right (S) on Fannin
Through Medical Center -
Past Old Spanish Trail to
7601 Fannin

Park Plaza

Left (E) on University
Left (N) on Main
Right (E) on Hermann
Left (N) on Caroline
Right (E) on Ewing



On Campus Resources: Student Health Services Center

Who is eligible for on campus health care?

All full-time graduate, business school, and undergraduate Rice University students are able to use the Student Health Service. Spouses, dependents, and class 3 students are not eligible. Student Health does not file or bill health insurance. Our services are available to all eligible students regardless of the type of health insurance owned.

Clinical Care

Student Health offers outpatient clinical care services for Rice University students. It is staffed by two Internal Medicine physicians, one Family Practice physician, two nurses, a medical assistant, and two front office staff.

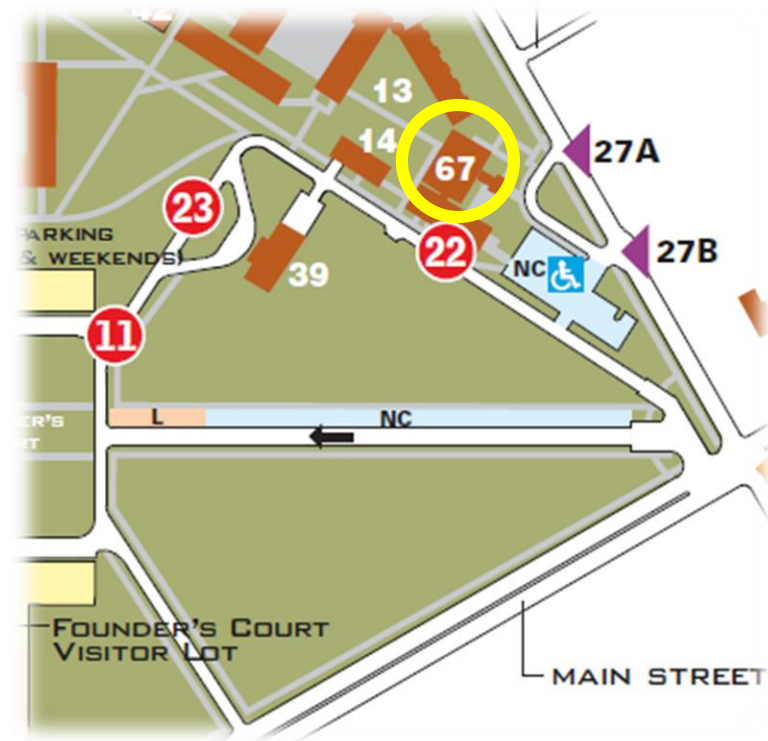
The student health fee, which is required of all full-time Rice Students, provides for the professional services at the Student Health clinic.



Rice University Student Health Services offers a number of services to students, full spectrum of clinical care and preventive medical services, some may incur extra fees.

Examples include:

- sports injuries
- illness
- skin conditions
- respiratory conditions (e.g. asthma)
- sexual health
- well-woman exams
- contraception consults
- gastrointestinal conditions
- genito-urinary conditions
- testing for STDs and HIV
- travel medicine
- vaccinations
- physical exams(*)



*Student Health does not perform some types of physical exams.

On Campus Resources : Wellbeing Center

The Student Wellbeing Office supports student development and success by providing a good first point of contact for students who want to talk to someone about solutions to their wellbeing concerns. The Wellbeing Center connects with students in the residential colleges, graduate apartments, and other student spaces around campus to give advice and practical support to help students resolve personal challenges, such as conflicts with friends, difficulty making decisions, struggling with your identity, and academic concerns or problems that are more serious in nature.

The wellbeing staff help students in these key ways:

- Meet with a wellbeing advisor to talk about your wellbeing concerns
- Learn about options for medical/wellbeing separations and returns
- Receive support if you have experienced a crisis or traumatic event
- Speak with a Title IX Resource Navigator if you have concerns about or have experienced an incident of sexual misconduct or sex discrimination



On Campus Resources: Counseling Center

College and graduate school can be the most exhilarating time of your life, but it's not always stress free. To help you manage course work, deadlines, personal and professional relationships, being away from home and/or family matters, the Rice Counseling Center offers free, confidential support.



The Counseling Center can help with such topics as:

- Family, friends and intimate relationships
- Self-Esteem
- Academic performance
- Problems with anxiety
- Sexual orientation
- Eating and body image concerns
- Race, ethnicity and cultural identity
- Bereavement
- Concerns about alcohol and/or drug abuse
- Feelings of sadness

Seeking support for these situations, as well as other challenges, is a sign of a resourceful Rice student. Often an objective clinician can help provide a new perspective as well as a renewed sense of strength, confidence and competence.

Important Contacts

Student Health Insurance

Email: studentinsurance@rice.edu

Phone: 713-348-5544

Student Health Center

Email: hlsv@rice.edu

Phone: 713-348-5427

Student Counseling Center

Phone: 713-348-3311

Student Wellbeing Center

Phone: 713-348-3311

Office of International Students and Scholars

Email: oiss@rice.edu

Phone: 713-348-6095

Rice University Police Department

Phone: 713-348-6000



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