

# Rice Student Health Insurance

## Questions and Information

### **Why does Rice University require me to have health insurance?**

While the Student Health Center on campus can provide primary care for students, sometimes students require additional care for hospitalizations and specialty care. It is important that students are able to receive appropriate health care when necessary. Additionally, the Affordable Care Act requires everyone to have health insurance. This insurance coverage must meet certain standards of care. The Rice Student Health Insurance plan meets these requirements.



### **What is a qualifying life event (QLE)?**

- Loss of current coverage
- Marriage
- Birth or adoption of a child
- Spouse/Child moving to the US

These are all qualifying life events that allow you to enroll outside of open enrollment. You have 30 days from the date of the qualifying life event to enroll in coverage. Please contact Student Insurance regarding enrollment due to QLE.

### **Why do I see a fee for student health insurance on my Esther account?**

Every Rice student will have the fee on their student account. If a student decides to apply for a waiver, the Student Insurance office will update your student account once approved. Please note that paying your student fee does not confirm enrollment. If you do not take action to enroll in or waive coverage by the deadline, you will automatically be enrolled in coverage and charged the annual rate.

### **If I waive health insurance in the fall, can I enroll in coverage for the spring?**

Yes. If you waived coverage in the fall, but need to elect spring coverage, you may do so through open enrollment in the spring semester.

### **If I have questions regarding the details of Rice's Alternate Plan by SAS, who can I contact?**

Please contact the Office of International Students and Scholars.

## **I enrolled in coverage. How long do I have to wait until I can see the doctor?**

After you enroll in coverage on the Aetna website, please allow 5-7 business days for processing. Once your application is processed, you will be able to access and print your web medical ID by visiting [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com). If you need to seek medical attention immediately, please go to the doctor. You will be able to file a claim with Aetna after your application has been processed.

## **Do I have to enroll in coverage every semester?**

Students may enroll in annual coverage or by semester. If you enroll in annual coverage, you do not need to enroll in spring nor can you cancel coverage for the spring. You must take action every \*academic year. Please note that once you enroll in coverage, the plan will not be cancelled for any reason.

## **Do I have to waive coverage every semester?**

Waivers are valid for one academic year. If you submit a waiver in the fall semester, you will not need to submit another waiver until the next academic year.

## **When is Spring Open Enrollment?**

Open Enrollment is December 3 - January 18. Please submit your enrollment/waiver application via the Student Health Insurance website before January 18, 2019. You must take action if you would like to enroll or waive. Please note that you will not be able to waive the spring semester coverage if you enroll in the annual plan.

\*Spring enrollment is open for new students who were not enrolled in the fall or students who submitted approved waivers in the fall.

# **Insurance Terms You Should Know!**

## **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 / Co-insurance**

The co-payment is a fee paid to the physician. The co-insurance is a percentage that you must pay after the deductible is paid.

## **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, always 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!

## Important Contacts

- **Rice Student Health Center**  
(713) 348-4966
- **RUPD/Rice EMS**  
(713) 348-6000
- **Rice Wellbeing & Counseling**  
(713) 348-3311

*Only available to students enrolled in the Aetna Student Health plan*

- **Aetna Nurse Health Hotline**  
1-800-556-1555
- **Memorial Hermann Nurse Health Hotline**  
(713) 338-7979 or Toll Free at 1-855-577-7979

### Aetna In-Network Clinics Close to Campus

**AFC Urgent Care** - 5568 Wesleyan Street Houston, TX 77005, 713-666-7050

**MedSpring Urgent Care** 1917 West Gray St., Houston, TX 77019, 832-260-0650

**Concentra Health Services, Inc.** 1414 South Loop West, Ste. 200, Houston, TX 77054, 866-944-6046

**Houston Methodist Emergency Care Center at Kirby** 2615 SW Fwy. Houston, TX 77098 713.441.2779

Download the Aetna Mobile App to help you find an in-network provider based on your location!

### What to do if you experience one of the following:

#### Normal sickness or minor emergency

Go to the Rice Student Health Center during regular business hours, appointments are preferred. As a student, you already pay for access to the Health Center.

#### Minor emergency or if Student Health Center is closed

Contact your in-network Primary Care Physician or Urgent Care clinic.

#### Major emergency

Go to the emergency room.

#### Life-threatening emergency

Dial 911 (off-campus) or x6000 (on-campus) for an ambulance to be sent to your location.



### Do you still have questions?

**Visit our website or give us a call!**

**Aetna's Customer Service 877-375-7908**  
studenthealthinsurance.rice.edu  
(713) 348-5544

We are located in the  
Cambridge Bldg, 3rd floor.

E-mail: [studentinsurance@rice.edu](mailto:studentinsurance@rice.edu)  
Office Hours: Mon-Fri 9:00-4:00