

## 2008 – 2009 UH-Chaminade Student Health Insurance Plan Frequently Asked Questions and Answers

- Q.** *What kind of health insurance is available to me as a UH or Chaminade student?*  
**A.** UH and Chaminade have endorsed HMSA (Hawaii Medical Service Association) as the plan provider for the 2008 – 2009 academic year.
- Q.** *Where can I find more information on the UH-Chaminade Student Plan?*  
**A.** Go to [www.hmsa.com/portal/student](http://www.hmsa.com/portal/student)

### **IMPORTANT FOR FALL 2008:**

- Q.** *If I am currently a UH-Chaminade Student Plan member, why do I need to reapply for the plan for the Fall semester?*  
**A.** For plan year 2008 – 2009 there were only 2 plan options, however effective Fall 2008, there will be 4 plan options. Because of this everyone will need to apply/reapply for the Student Plan to select the options that best meets their needs.

### **BENEFIT PLANS & PROVIDER NETWORK:**

- Q.** *What are the benefits & rates for the UH-Chaminade Student Plan?*  
**A.** HMSA offers 4 plan options: 1) medical only 2) medical with repatriation, life and accidental death & dismemberment (AD&D) benefits 3) medical with drug and 4) medical with drug, repatriation, life and AD&D benefits.

Go to [www.hmsa.com/portal/student](http://www.hmsa.com/portal/student) for benefits & rates

- Q.** *Can I switch my benefit plan option next semester?*  
**A.** No, you may only change plan options during open enrollment which is the fall semester.
- Q.** *Can I go to any health care provider?*  
**A.** Yes but you will pay much less if you go to a HMSA participating provider. The large majority (95%) of health care providers and facilities in Hawaii, except Kaiser, are HMSA participating providers.

### **CANCELLATION:**

- Q:** *What is the cancellation policy?*  
**A.** Cancellations/refunds will not be processed once the enrollment deadline has passed for each semester. If they want to cancel their coverage prior to the enrollment deadline, they need to submit a letter requesting their cancellation and refund to address below:

Individuals who drop out of UH/Chaminade will not be covered under this plan and claims will not be paid. Should they withdraw from school & need a refund, they need to submit their request in writing with a letter from their campus registrar documenting their withdrawal date and send it to the address below:

HMSA  
6 – AMS  
Attn: UH/Chaminade Student Plan  
PO Box 860  
Honolulu, HI 96808-0860

**DENTAL & VISION PLANS:**

- Q.** *Is dental coverage offered through the UH-Chaminade Student Plan?*
- A.** No, dental coverage is not offered through the UH-Chaminade Student Plan, *however*, HMSA does have an individual dental plan. Contact HMSA directly at (808) 948-555 option 1 for information (benefit, rates, application & deadline). Or they can just call other insurance companies (i.e. Hawaii Dental Service – HDS)
- Q.** *Is vision coverage offered through the UH-Chaminade Student Plan?*
- A.** No, vision coverage is not offered through the UH-Chaminade Student Plan. If they want vision, best to call other insurance companies (i.e. Vision Service Plan – VSP)

**DEPENDENTS:**

- Q.** *Does the plan cover dependents?*
- A.** Yes, they can purchase either an individual, two-party (student & 1 dependent) or a family plan (3 or more dependents). NOTE: children are covered only to age 19.
- Q.** *When can I add a dependent?*
- A.** A dependent can be added to the student's plan at 3 different times: 1) the same time when the student is enrolling 2) within 31 days of a "life changing" event such as marriage or birth or 3) if you miss the 31 day window, then a dependent can only be added during open enrollment in the Fall.
- Q.** *How do I add a dependent?*
- A.** Subscriber must submit a letter to HMSA

Letter must include:

- Subscriber name
- HMSA subscriber number
- Phone number and address
- Action to be taken: add spouse or newborn to plan (also include information below)
  - \* Spouse – include full name, date of birth & copy of marriage certificate
  - \* Newborn – include full name, date of birth & copy of birth certificate

Mail letter & documentation to:

HMSA  
6 – AMS  
Attn: UH/Chaminade Student Plan  
PO Box 860  
Honolulu, HI 96808-0860

**ELIGIBILITY**

- Q.** *Who is eligible to join the UH-Chaminade Student Plan?*
- A.** Students must be enrolled at least half time in the University of Hawaii system (Manoa, Hilo, West Oahu, and all Community Colleges) or Chaminade University.

This means a minimum of 6 credits (undergraduates) or 4 credits (graduates) throughout the fall and spring semesters and 3 credits during the summer.

Exception: Students taking less than the minimum credits required may also be eligible if the class (es) being taken is all that is required to graduate. Also 1 credit of thesis (700) or dissertation (800) research meets the minimum eligibility requirement.

## ENROLLMENT

**Q.** *When can I enroll in the UH-Chaminade Student Plan?*

**A.** Enrollment for students are only excepted during the enrollment dates for each semester. Once the deadline has passed they will not be able to enroll until next semester.

**Q.** *What are the enrollment & plan coverage dates:*

**A.** ● Fall 2008:

Enrollment July 16 – September 15, 2008 (coverage August 15 – December 31, 2008)

● Spring 2009:

Enrollment December 2, 2008 – January 30, 2009 (coverage January 1 – May 19, 2009)

● Summer 2009:

Enrollment April 20 – June 6, 2009 (coverage May 20 – August 19, 2009)

**Q.** *How do I enroll?*

**A.** There are 2 ways to enroll

1. Online ([www.hmsa.com/portal/student](http://www.hmsa.com/portal/student))

UH or Chaminade Student ID number is needed to enroll online. Online enrollment requires payment by credit card which has an additional \$10 processing fee.

Non-Students may not apply online. Go to (<http://www.hawaii.edu/shs/>) to download the *Request for Non-Student Eligibility for University Student Health Insurance Form*.

2. Hard Copy (mail or in person at HMSA)

Mail the completed application(s), a copy of their class schedule (with the credit hours showing) and a check or money order for the entire semester's premium (made payable to HMSA) to:

HMSA  
CSS/6  
PO Box 860  
Honolulu, HI 96808-0860

Applications can be found at the back of the benefit summary or it can be downloaded from the website ([www.hmsa.com/portal/student](http://www.hmsa.com/portal/student))

**Q.** *Do I have to enroll in the plan for the whole year?*

**A.** No, they can enroll by semesters (Fall 8/15-12/31/08; Spring 1/1-5/19/09; Summer 5/20-8/19/09).

## INTERNATIONAL STUDENTS/SCHOLARS ( F-1 and J-1's):

**Q.** *I am a visiting scholar on a J-1 visa. Can I purchase the UH-Chaminade Student Plan?*

**A.** It may be possible. Certain categories of visiting scholars are eligible to purchase the plan. Go to (<http://www.hawaii.edu/shs/>) to download a *Request for Non-Student Eligibility for University Student Health Insurance Form*.

**Q.** *I am an international student on an F-1 visa. Does the UH-Chaminade Student Plan meet the Board of Regents insurance requirements?*

**A.** Yes

**QUESTIONS:**

**Q.** *If I need to speak to someone about the plan, whom can I call?*

**A.** If they have a question, problem, need more information or want to apply, they can call HMSA's Community Sales & Service Dept. at (808) 948-5555 option 1.

If they have questions regarding their benefits or claims, they can call HMSA's Customer Service Dept. at (808) 948-6111.

If they have a question or ongoing problem that couldn't be answered or resolved by HMSA, they can call the Student Health Insurance Coordinator at 956-5361.

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**FOR COMPLETE INFORMATION ABOUT THE PLANS, PREMIUMS, ELIGIBILITY REQUIREMENT, APPLICATION FORM, AND A LISTING OF PARTICIPATING PROVIDERS, GO TO: [www.hmsa.com/portal/student](http://www.hmsa.com/portal/student)**