

## 2010 – 2011 UH-Chaminade Student Health Insurance Plan Frequently Asked Questions and Answers

- Q.** *Is it mandatory for UH students to have health insurance?*
- A.** Health insurance is only mandatory for international students. For UH Manoa students, go to [www.hawaii.edu/issmanoa](http://www.hawaii.edu/issmanoa) for information regarding your health insurance requirements. For all other campuses, contact your UH International Student Office.
- Q.** *What kind of health insurance is available to me as a UH student?*
- A.** UH and Chaminade have endorsed HMSA (Hawaii Medical Service Association) as the plan provider for the 2010 – 2011 academic year.
- Q.** *Where can I find more information on the Student Plan?*
- A.** Go to [www.hmsa.com/portal/student](http://www.hmsa.com/portal/student)

### IMPORTANT FOR CURRENT UH STUDENT PLAN MEMBERS

- Q.** *I am a current Student Plan member (enrolled from the summer session) how do I renew my student plan?*
- A.** HMSA will mail your bill for the Fall 2010 insurance premium on July 9. If you still meet the eligibility requirements and would like to continue your Student Plan, send your payment to HMSA **by August 1, 2010**.

Every fall semester, you are required to recertify your eligibility for the Student Plan. If you mail in your fall payment, you must also submit a copy of your fall class schedule (with credit hours). If you pay your premiums online, then only your student ID number is needed (UH will verify your eligibility)

- Q.** *I am a current Student Plan member (enrolled from the summer session) is there any changes for the upcoming semester?*
- A.** New rates and any plan changes/updates throughout the year can be found at: [www.hmsa.com/portal/student](http://www.hmsa.com/portal/student)

### BENEFIT PLANS & PROVIDER NETWORK:

- Q.** *What are the benefits & rates for the 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 benefit plan options during the annual open enrollment period which is every 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 you want to cancel your coverage prior to the enrollment deadline, you need to submit a letter requesting your cancellation and refund to the address below:

Individuals who drop out of UH will not be covered under this plan and claims will not be paid. Should you withdraw from school & need a refund, you need to submit your request in writing with a letter from your campus registrar documenting your 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 Student Plan?*

- A.** No, dental coverage is not offered through the 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 you can contact other insurance companies (i.e. Hawaii Dental Service – HDS, Hawaii Family Dental Center <http://www.hawaiifamilydental.com/services.htm>, etc) for information.

If all you want is a cleaning, the UH School of Dental Hygiene has a program for cleaning. As part of their curriculum, the students have to work in the clinic and they see students as well as the general community. There is a flat rate for cleanings. It is located on campus at Hemenway Hall room 200 (2445 Campus Road). Call 956-8229 for more information.

**Q.** *Is vision coverage offered through the Student Plan?*

- A.** No, vision coverage is not offered through the Student Plan. If you want vision, you can contact other insurance companies (i.e. Vision Service Plan – VSP) for information.

### DEPENDENTS:

**Q.** *Does the plan cover dependents?*

- A.** Yes, you can purchase either an individual, two-party (student & 1 dependent) or a family plan (3 or more dependents). NOTE: dependent children are covered up to age 26.

**Q.** *When can I add a dependent?*

- A.** A dependent can be added to the Student Plan at 3 different times: 1) the same time when the subscriber 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 the annual open enrollment period 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 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).

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.

**Q.** *What do I need to prove that I am eligible for the Student Plan?*

**A.** ● Enrolling Online:

UH Student ID number is required and UH will verify your eligibility with HMSA.

- Enrolling by Hard Copy (mail or in person at HMSA)

A copy of the class schedule (with credit hours) for the semester that you are applying for is required (example: if applying for the fall semester, a copy of your fall class schedule is required)

- Exception:

For students taking less than the required minimum credits (because that is all they need to graduate), you need to submit a copy of your class schedule (with credit hours) for the semester that you are applying for (example: if applying for the fall semester, a copy of your fall class schedule is required) AND you also need to submit a letter from your advisor confirming that you only need this class to graduate.

**Q.** *When do I need to prove my eligibility for the Student Plan?*

**A.** Eligibility is checked when you first enroll on the Student Plan, if you are cancelled and have to reapply for the Student Plan and every fall.

Please be aware that your eligibility for the Student Plan is monitored throughout the semester(s).

Periodically HMSA and UH perform a recertification of eligibility which may occur after the semester is already in progress. If UH is not able to confirm your eligibility, HMSA will contact you to request a copy of your current class schedule with credit hours. If you are unable to furnish or do not have the appropriate number of credit hours, your coverage will be terminated retroactive back to the effective date of the semester. All claims paid on your behalf will be deducted from any refund you may receive.

## **ENROLLMENT**

**Q.** *When can I enroll on the Student Plan?*

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

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

- A.**
- Fall 2010:  
Enrollment July 21 – September 17, 2010 (coverage August 20 – December 31, 2010)
  - Spring 2011:  
Enrollment December 6, 2010 – February 4, 2011 (coverage January 1 – May 19, 2011)
  - Summer 2011:  
Enrollment April 25 – June 10, 2011 (coverage May 20 – August 19, 2011)

**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 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 your 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, you can enroll by semesters (Fall 8/20-12/31/10; Spring 1/1-5/19/11; Summer 5/20-8/19/11).

**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 the Request for Non-Student Eligibility for University Student Health Insurance Form.

**Q.** *I am an international student on an F-1 (or J-1) visa. Does the UH-Chaminade Student Plan meet the University's insurance requirements?*

**A.** Only benefit option #2 & #4 meets the University's insurance requirements (option 2 & 4 include repatriation coverage).

For UH Manoa students, go to [www.hawaii.edu/issmanoa/](http://www.hawaii.edu/issmanoa/) for information regarding your health insurance requirements. For all other campuses, contact your UH International Student Office.

**QUESTIONS:**

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

**A.** If you are not a Student Plan member and have a question, need more information or want to apply, you can call HMSA's Community Sales & Service Dept. at (808) 948-5555 option 1.

If you are currently on the Student Plan and have questions regarding your benefits, claims, or bill you can call HMSA's Customer Service Dept. at (808) 948-6111.

If you have a question or ongoing problem that couldn't be answered or resolved by HMSA, you can contact the Student Health Insurance Coordinator at (808) 956-5361 or [shio@hawaii.edu](mailto:shio@hawaii.edu)

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