

To Help You Decide – Cornell Supplemental Accident and Sickness Insurance

Questions to Ask When Considering the Cornell Excess Sickness Plan

1. **What is my present coverage?** Never assume that you have coverage. Check with your insurance company. Does it cover expenses out of area? Is it adequate coverage?
2. **Do I have an HMO or PPO?** If so, you may not have any coverage, or limited coverage while at Cornell.
3. **If out of area, do I have guest pass coverage?** If so, find out what this means for your student.
4. **What is my deductible?** If you have a high deductible, you may want to consider Cornell's excess plan.

Please refer to the plan brochure for a complete description of benefits and list of exclusions.

Brochures are available online at the Cornell College Student Health web page at

www.cornellcollege.edu/student-health.

A referral from the Student Health Center is required for approval of benefits.

In case of illness during regular school hours, report to the Student Health Center. If care beyond the scope available in the Student Health Center is required, the Student Health Center will help arrange for such care. Health Center hours are Monday - Friday 8:00 a.m. – 4:30 p.m.

This policy is payable only in excess of any expenses payable by other valid & collectible insurance. All claims must first be filed with any other insurance policy under which the student is covered. Even if you are out of your prescribed area, you must file with your primary insurance. Failure to utilize your HMO or PPO plan may result in a 50% reduction in benefits. When seen by any medical provider, it is the student's responsibility to inform the provider of primary and supplemental insurance information.

If you are not covered by any other policy, please be aware that this is an excess policy and is not designed to stand alone. An extended policy is available through the Business Office.

What does this policy cover?

- √ **Outpatient sickness benefit** has a maximum of \$1,000 per illness. This means if you visit the doctor, have blood work or other diagnostic procedures done, and receive a prescription, the total amount the insurance company will cover is \$1,000 for that illness during the policy term even though the total charges may be higher.
 - ⇒ **Doctor visits** - including visits to specialists. It will NOT cover physicals or yearly exams.
 - ⇒ **Prescriptions** - but does not cover preventative medicine or allergy serums.
 - ⇒ **Emergency room visits**
 - ⇒ **Lab work**
 - ⇒ **Ambulance services**
 - ⇒ **X-rays**
 - ⇒ **Hormonal Contraceptives**
- √ **Outpatient surgical benefit** has a maximum of \$2,500 for all surgical expenses combined.
- √ **Inpatient hospital benefit** - \$10,000
- √ **Dental expenses** – Limited coverage. See brochure.

All bills are the student's responsibility. Cornell is not responsible for medical charges incurred by students.

Filing a Claim

1. **When an illness or accident happens, report to the Cornell Student Health Center.**
A referral from the Student Health Center is required for approval of benefits.
2. **File claim with primary insurance.** If you have other insurance, file a claim with the other insurer first. If you are insured by an HMO/PPO or similar arrangement, you must obtain pre-authorization for all service rendered or benefits will be reduced. That plan **MUST** be utilized for surgery. Failure to comply with the primary health care's policy provisions will result in a 50% benefit reduction.
3. **Secure a claim form.** If the other insurance does not pay the entire bill, secure a claim form and instructions from the Student Health Services in Ebersole.