

Health Services for HU Students

2008-2009 A Guide to Health Services including Student Injury and Sickness Insurance Plan

ELIGIBILITY

All full-time and part-time students are automatically enrolled in this Insurance Plan at registration. Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, Internet, and television (TV) courses do not fulfill the Eligibility requirements that the student actively attend classes. The Company maintains its right to investigate student status and attendance records to verify that the policy Eligibility requirements have been met. If the Company discovers that the Eligibility requirements have not been met, its only obligation is to refund premium.

DEPENDENTS

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the spouse and unmarried children under 19 years of age, or to age 25 if a full time student, who is not self-supporting. Dependent Eligibility expires concurrently with that of the Insured student. To enroll dependents, please contact AIRMI at 1-888-688-0680 or kcarlson@airmi.com.

If the student is enrolled and paid their student fee of \$402.50 during the academic year, the health insurance coverage extends for 12 months or August 1 - July 31.

EFFECTIVE AND TERMINATION DATES

The Master Policy on file at the Student Health Center becomes effective August 1, 2008. Coverage becomes effective on the first day of the period for which premium is paid or the date the enrollment form and full premium are received by the Company (or its authorized representative), whichever is later. The Master Policy terminates July 31, 2009. Coverage terminates on that date or at the end of the period through which premium is paid, whichever is earlier. Dependent coverage will not be effective prior to that of the Insured student or extend beyond that of the Insured student or scholar. You must meet the Eligibility requirements each time you pay a premium to continue insurance coverage. To avoid a lapse in coverage, your premium must be received within 14 days after the coverage expiration date. It is the student's responsibility to make timely premium payments to avoid a lapse in coverage. Refunds of premiums are allowed only upon entry into the armed forces. The Policy is a Non-Renewable One Year Term Policy.

Students are covered if a medicinal event occurs while traveling for an approved university-sponsored trip or initiative. If a medical event occurs out-of- town, students may use the health

facilities and emergency room facilities with their insurance card. The insurance card is available on-line at

<http://www.howard.edu/StudentHealth/Howard%20Brochure%200809%20immune%20titers%20final%5B1%5D.pdf>

The card is on the final page of the pdf. It is most recommended that you carry a copy of this card with you at all times.

If in town (within a 50 mile radius of campus) and during business hours, students in need of medical assistance must report to the HU Student Health Center for a non-life threatening event and to the closest emergency room for life threatening events. Please note the HU Hospital is the preferred destination for emergencies if at all possible.

The medical plan's administrator is Summit America Insurance Service. The portion of the 402.50 student fee which pays the insurance plan is detailed below:

Domestic Students \$238.00

International Students \$344.00

For more information concerning student health issues please refer to their web site at www.howard.edu/studenthealth