

# AVERETT UNIVERSITY

## Student Insurance

### Frequently Asked Questions

Health Insurance	Mandatory Accident Insurance
<p><b>Why does Averett University require students to have health insurance?</b></p> <p>Good health is essential to your academic success and adequate insurance provides the opportunity to receive high quality healthcare.</p>	<p><b>Why does Averett University require students to purchase an accident policy?</b></p> <p>Averett University is concerned about the safety and well-being of our students. Unexpected medical expenses may threaten your ability to complete your education should you suffer an injury. The accident insurance plan will pay for any expenses not covered by your health insurance, up to \$10,000 per accident.</p>
<p><b>I already have health insurance, so how can I have the charge for the student health insurance removed from my bill?</b></p> <p>If you are already have your own health insurance or are insured under another plan you need to complete the student health insurance waiver form. You can complete the online waiver by utilizing the following link: <a href="http://www.firststudent.com">www.firststudent.com</a></p>	<p><b>I already have health insurance and I do not need the accident plan. How can get this charge removed?</b></p> <p>All students are required to participate in this program. We understand everyone will have health insurance plan or participate in the student health insurance plan. Most insurance policies have limitations that require the insured to pay for some expenses out of their own pocket. This policy is designed to supplement and fill the gaps for any expenses resulting from an accident.</p>
<p><b>Who is the insurance company?</b></p> <p>United Healthcare</p>	<p><b>Who is the insurance company?</b></p> <p>US Fire Insurance Company</p>
<p><b>Does the medical provider submit claims to United Healthcare?</b></p> <p>Yes. It is important to make sure they submit the claim to United Healthcare Student Resources. Their contact information will be listed on your ID card.</p>	<p><b>Does the medical provider submit claims to US Fire?</b></p> <p>No. Claims are submitted to A-G Administrators. They are the Third Party Administrator for US Fire. Their contact information is listed on the ID card.</p>
<p><b>How do I obtain an ID Card from United Healthcare?</b></p> <p>When you complete your enrollment or are automatically enrolled on August 30<sup>th</sup>, you will receive an ID card by email within 48 hours of your enrollment. If you need a replacement ID you can request online at <a href="http://www.firststudent.com">www.firststudent.com</a>.</p>	<p><b>How do I obtain an ID card from US Fire.?</b></p> <p>An ID card has been provided on the bottom of this form. If you need a replacement ID please send an email to <a href="mailto:Averett@rcmd.com">Averett@rcmd.com</a>.</p>
<p><b>What is the deductible? Does it matter if I use an In-network or Out-of-network provider or facility?</b></p> <p>\$150 In-Network \$400 Out-of Network Deductibles are annual deductibles. The plan utilizes the United Healthcare network of providers.</p>	<p><b>What is the deductible?</b></p> <p>\$0 – there is no deductible. Please keep in mind the accident plan is secondary coverage, so it only pays for expenses resulting from an injury that are not covered by your health insurance.</p>

Health Insurance	Mandatory Accident Insurance
<p><b>What is the policy year maximum benefit payable under this plan?</b> There is no maximum benefit. The Affordable Care Act does not allow insurance companies to limit the policy year benefit.</p>	<p><b>What is the policy maximum per injury?</b> The accident plan will pay up to \$10,000 per injury.</p>
<p><b>Would I be responsible for any medical expenses?</b> Yes – The plan insures 80% of most medical expenses when you use an In-Network Provider and 60% if you use an Out-of-Network provider. Preventive services required under the Affordable Care Act are paid at 100% if you use an In-Network provider and you do not pay a deductible or co-pay.</p>	<p><b>Would I be responsible for any medical expenses?</b> The accident plan pays for all expenses related to medical services due to an injury. It will pay 100% of all expenses not covered by your health insurance up to a maximum of \$10,000 per accident.</p>
<p><b>Does the plan cover prescription medications?</b> Yes – Prescription medications are covered. You will be required to pay a co-pay. \$00 – Generic Contraceptives \$20 – Generic drugs \$40 – Brand name drugs \$60 – Non-preferred brand drugs</p>	<p><b>Does the plan cover prescription medications?</b> Yes – but only if prescribed for treatment for an injury and only the amount of the expenses not covered by your personal health insurance.</p>
<p><b>Does the student health insurance plan cover me while I am home or at college?</b> Yes – The insurance insured you 24/7/365 whether at school, home or even traveling outside of the United States.</p>	<p><b>Does the student accident insurance plan cover me while I am home or at college?</b> Yes – the policy insures you from injuries while you are home, at school or traveling.</p>
<p><b>If I encounter any problems with payment of claims who should I contact?</b> United Healthcare Student Resources is the claims administrator and you can contact them at (800) 505-4160.  For any additional assistance please email <a href="mailto:Averett@rcmd.com">Averett@rcmd.com</a></p>	<p><b>If I encounter any problems with payment of claims who should I contact?</b> A-G Administrator is the claims administrator and you can contact than at (610) 933-0800.  For additional assistance please email <a href="mailto:Averett@rcmd.com">Averett@rcmd.com</a></p>

## ***Student Accident ID Card***



***Mandatory Student Accident Plan***

Cardholder is entitled to the benefits of the policy, provided the student's name is filed with the company.

Policy Date: 8/1/2015 through July 31, 2016

Group Policy Number – AH-GA26932-002

Deductible - \$0

Maximum benefit per accident - \$10,000

US Fire Insurance Company

**Claims Administrator at:**

**A-G Administrators**

**P.O. Box 979**

**Valley Forge, PA 19482**

**(610) 933-0800**

**Fax (610) 933-4122**

**Filing a Claim**

1. Request claim form – [Averett@rcmd.com](mailto:Averett@rcmd.com)
2. Complete claim form
3. Attach all itemized bills relating to the claim with Explanation of Benefit summaries
4. Mail or fax completed forms, bills & statements to Seven Corners  
If you have questions on the status of your claim please email [claims@agadm.com](mailto:claims@agadm.com)