



Center for the Student Experience

HEALTH INSURANCE FAQ FOR EXCHANGE STUDENTS 2018-2019

DO I NEED TO PURCHASE HEALTH INSURANCE THROUGH ART CENTER?

YES! As an exchange student, you are required to purchase health insurance through our insurance provider and submit payment with your admissions packet. For more information on ArtCenter's health insurance coverage and exclusion policies, visit: www.aetnastudenthealth.com

HOW DO I PURCHASE HEALTH INSURANCE?

- 1) Complete the ArtCenter College of Design Health Insurance Payment Form included in this packet.
- 2) Include your credit card payment information or submit a check or money order for the full amount of insurance for the term.
- 3) You are required to purchase health insurance to receive your I-20.

WHAT WILL IT COST?

Insurance coverage for one term will cost \$457.00 for the 2018/19 plan year. Please note that there is \$500.00 deductible per academic year (Sept. to Sept.), plus \$20 co-pay per office appointment.

WHAT ARE MY COVERAGE DATES?

Insurance coverage will begin on the first day of class and will continue through the break after the end of the term (see Academic Calendar for exact dates).

CAN I EXTEND MY INSURANCE COVERAGE?

Unfortunately, you cannot extend your insurance coverage beyond the coverage dates. If you will be traveling before or after the insurance coverage begins or ends, you will need to purchase travel insurance independently.

DO I HAVE DENTAL AND VISION INSURANCE?

Not automatically, but for a nominal monthly fee you can enroll online for the student SmileSaver plan at www.4studenthealth.com/accd and select "dental and vision plan".

HOW DO I FIND A DOCTOR?

- 1) Visit the Aetna web site, www.aetnastudenthealth.com and search for providers in the Aetna network.
- 2) When you call the doctor's office for appointments, verify that they are indeed in the Aetna provider network.
- 3) Network doctors and hospitals are covered at 80% with a 20% coinsurance. Out-of-network doctors are covered at 50%.
- 4) Closest Hospital to ArtCenter: Huntington Memorial, 100 W. California, Pasadena, phone: 626-397-5000

WHAT SHOULD I DO IF I NEED TO FILL A PRESCRIPTION?

Expect to pay: \$10 for generic prescriptions, \$40 for preferred brands and \$60 for non-preferred brand name prescriptions.

ARE MY DEPENDENTS (SPOUSE, DOMESTIC PARTNER, AND/OR CHILDREN) COVERED BY MY ARTCENTER STUDENT HEALTH INSURANCE PLAN?

Not automatically, but for an additional premium you may enroll your dependents online using your credit/debit card through Ascension at www.4studenthealth.com/accd

HOW DO I GET MY INSURANCE CARD/PRESCRIPTION CARD?

You can download your health insurance id card through aetnastudenthealth.com. All you need is your ArCenter id and date of birth. If you have any questions or encounter issues, please call **1-877-373-2736**.

WHO IS ASCENSION VS. AETNA STUDENT HEALTH?

Ascension will help answer questions regarding enrollment and eligibility. To contact Ascension, call 800-537-1777 or visit www.4studenthealth.com/accd. Aetna Student Health is the insurance provider that will be covering your medical expenses. Through Aetna's website you can search medical providers, review your claims and search additional resources through www.aetnastudenthealth.com.

**For further information on your student health insurance plan contact CSE at 626.396.2323 or cse@artcenter.edu or visit www.4studenthealth.com/accd.