

## Frequently Asked Questions on Insurance for International Students

- **Enrollment**

*Will I be automatically enrolled as I was in the past?*

Yes, all F and J students who are enrolled in classes or have obtained authorization from immigration to have a reduced course load will automatically be enrolled in the mandatory plan.

If you have a graduate assistantship, fellowship or external grant of over \$5,000 please check with your assistantship/fellowship/or training grant hiring department to be sure that your payroll/personnel forms are accurate and have been submitted on time. The insurance premium will be deducted from your assistantship, fellowship, or training grant stipend over 3 months. Fall deductions will be September, October and November. Spring deductions will be February, March, and April.

*How do I enroll my dependents?*

You will go online at [www.studentinsurance.com](http://www.studentinsurance.com) and go to the UGA page and click on "Mandatory Plan". Follow the steps and you will be able to set up your insurance account without an additional charge and then enroll your spouse or dependents with a credit card.

- **Payment**

*How do I pay for my insurance?*

Undergraduate students and graduate students without an assistantship will pay for Health Insurance when you pay for your tuition and other fees. Failure to pay your Insurance premium and other mandatory fees by the payment deadlines will cause your classes to be dropped.

If you have a graduate assistantship, a fellowship or an external grant of more than \$5,000 UGA will deduct the insurance premium from your monthly payroll.

- **Students on OPT**

*What if I am no longer a student but have been authorized for OPT when this insurance policy takes into effect?*

Students authorized for OPT have three options:

1) You can go to [www.studentinsurance.com](http://www.studentinsurance.com) and go to the UGA page and click on OPT. Under the new plan you will be able to enroll up to two semesters (12 months). You will be charged per semester at the mandatory rates online and it will be your responsibility to enroll during the Open Enrollment period. Open enrollment will end for the fall enrollment on September 15, 2006.

2) You can continue purchasing insurance monthly with HTH Worldwide insurance by going to their web site <http://www.hthstudents.com> and purchasing

one of the individual plans. The plan that is available is an individual plan not a group insurance plan like in the past so the premium and coverage will be slightly different than what you had when UGA was a part of a group policy.

3) You can purchase insurance through another company that covers international people while they are in the U.S.

Please refer to the following NAFSA (Association of Foreign Student Advisors) web site for some reputable insurance companies.

[http://www.eseries.nafsa.org/scriptcontent/YP\\_auto\\_2/yellowpages.cfm?category=Insurance%20and%20Medical%20Assistance](http://www.eseries.nafsa.org/scriptcontent/YP_auto_2/yellowpages.cfm?category=Insurance%20and%20Medical%20Assistance)

Please be sure to look at all of your options carefully and consider the premiums, the coverage, the out-of pocket expenses, and the pre-existing conditions clauses of each company before you make a decision about which is the best option for you.

- **Waiver**

*Who qualifies for a waiver?*

Students who are sponsored by their home country's government, or the US government (Fulbright, USAID, etc...), students participating on a UGA or Rotary exchange who have insurance as a part of their exchange program, and other students who have employment based group plans.

All of the pre-approved waiver insurance plans are listed on the UGA website.

*How do I apply for a waiver?*

To apply for a waiver you must go online to the Pearce & Pearce website at <http://www.pearceandpearce.com/PearceSite/Schools/GA/uga/> and follow the instructions to waive the insurance.

- **Co-insurance**

*Can I have a second insurance policy while I have Pearce & Pearce? How does it work?*

You may have a second insurance plan. This will mean that you must pay for two insurance plans. Both insurance companies will coordinate benefits, meaning that the combined payment of a claim will never go over 100%.

- **Pre-existing conditions**

*Am I subject to the pre-existing condition clause? For how long?*

There is a pre-existing condition clause with every insurance company. Pearce & Pearce has a pre-existing condition clause that states you must have credible coverage for 12 months before they will cover the costs of treatment related to a pre-existing condition. All students who have been covered under the HTH Worldwide policy up until 7/31/2006 have had credible coverage for some time.

How long you will have to wait for this pre-existing condition clause to no longer affect you will depend on how long you have been insured with credible coverage under the HTH or other group plan.

| What was your first semester at UGA? | How many months of credible coverage do you have? | How long before pre-existing conditions will be covered? |
|--------------------------------------|---|--|
| Summer 2006                          | 2 months- coverage started 6/1/2006               | 10 months- must wait until 6/1/2007                      |
| Spring 2006                          | 7 months- coverage started 1/1/2006               | 5 months- must wait until 1/1/2007                       |
| Fall 2006 (or before)                | 12 months- coverage started 8/1/2005              | None. You have had coverage for 12 months or more.       |

- **Pregnancy**

*What happens if I get pregnant?*

Pregnancy is handled as any other benefit. It will be pre-existing if you did not have creditable coverage when you conceived. If you conceived before the effective date of the Pearce and Pearce plan, but you had creditable coverage when you conceived, the pregnancy will be covered under this new plan provided you did not have more than a 63 day gap.

*What if I am already pregnant, and conceived the baby while on HTH?*

You conceived the baby under a creditable plan and the new plan will cover the pregnancy provide the gap between the two insurance plans does not exceed 63 days.

- **Insurance cards and other help**

*How do I get my card?*

You can register on the Pearce & Pearce website and print a temporary card. Visit [www.studentinsurance.com](http://www.studentinsurance.com), and select **University of Georgia** from the drop down menu. Once in the web site click on “Mandatory Plan” and set up your account and when you have completed you can then go into MY Account and print a card.

*Who can I call for questions?*

You should always try to contact the customer service of the Pearce & Pearce first. You may also email all questions to [uga@studentinsurance.com](mailto:uga@studentinsurance.com) or if you need to speak with a staff member at UGA please e-mail [benefits@uga.edu](mailto:benefits@uga.edu).