



## Health Service

(Medical and Health Education Services provided for ALL enrolled students, independent of any insurance coverage)

### Service Provisions

Health Service provides student-oriented, primary care and health education through medical services and a variety of programs. These services include:

- o Primary Care
- o Laboratory and X-ray
- o Nursing Triage/Tel-A-Nurse
- o Preventative Medicine
- o Women/Men’s Health
- o Pharmacy
- o Health Education Resource Center

### No Cost for Most Appointments

General medical visits, health assessments, special programs or educational resources are provided to students at no cost.

The Health Service is funded through the students’ tuition/fees, which supplements funding for visits to the Health Service and Health Education programs and services. **This supplemental funding allows the clinic to provide medical visits at no additional cost to all full, part-time and graduate students.** This funding also helps keep our additional service fees very low!

### Additional Service Fees

Women’s and men’s health exams include a co-pay to supplement lab charges. A co-pay also applies to psychiatrist appointments.

Low service fees for lab, x-ray, immunizations, etc, including co-pays for pharmacy medications, may be billed to the students’ university account or paid for by cash or personal check. A list of additional charges is available at the HS.

**Typically, the additional service fees range between \$8.00-\$35.00.**

### What happens when the Health Service is not available or does not offer the services a student needs?

The Student Health Insurance Plan provides benefits for off-campus treatment of an illness or injury.

## Questions

### Health Service

Human Services Building, 217-581-3013.

## Student Health Insurance

### What you need to know.....

The Plan has a \$50 deductible per diagnosis; per Plan year and pays up to 80% of eligible expenses for physician visits, emergency care, specialty medical services, hospitalization, surgery, lab and x-ray, anesthesia, ambulance transport, maternity, physical therapy, mental health and substance abuse issues.

Coverage follows the student worldwide, 24 hours a day and is an economical way to reduce or eliminate out-of-pocket expenses when the family plan does not cover 100% of medical costs because of deductibles, co-pays, limitations on specific benefits, and out-of-network deductibles or penalties.

The Plan can compliment the family plan to potentially provide up to 100% coverage of medical expenses. The Plan is secondary if the student has other insurance.

Unlike an HMO or PPO, the Plan does not have a network. This gives students a choice in their care and provides coverage for treatment the student receives while they are at home, at school, and wherever they may travel.

The cost of Student Health Insurance is very reasonable compared to health care costs in general.

### Coverage Period and Cost

	Cost	Coverage Period
Fall Term	\$109.95	08/19/2009 – 01/05/2010
Spring Term	\$109.95	01/06/2010 – 06/13/2010
Summer Term	\$ 87.45	06/14/2010 – 08/17/2010

Lifetime maximum for any one bodily injury or illness is \$15,000.00. Lifetime maximum for mental illness or substance abuse is \$5,000.00.

## Questions

**Student Health Insurance**, Financial Aid Office  
Student Services Building, 217-581-5290.