

Student Health Center/Insurance

Effective: January 2004

Student Health Center Mission Statement

The New Mexico Tech Student Health Center is a Limited Diagnostic and Treatment Center. The State of New Mexico defines this as a facility that provides a limited scope of services on an outpatient basis for the diagnosis and treatment of medial conditions not requiring hospitalization. This facility may provide services in preventative health, such as family planning. These services rely heavily on consultation, referral, and counseling.

The Student Health Center is housed in the Student Activities Center (SAC) on the campus of New Mexico Tech, and is operated under consultation with the university by Socorro Medical Associates, P.A. The facility is staffed by a Certified Nurse Practitioner (CPN) and a Nursing Technician (NT).

Hours of operation are Monday, Tuesday and Friday from 8:00 a.m. to 4:99 p.m., and Wednesday and Thursday from 11:00 a.m. to 7:00 p.m.

Specialty referrals to outside practitioners (hospital charges, physician specialist and lab testing) are the sole responsibility of the student.

Information on student health insurance is available from Counseling/Health Services, 505-835-6619; or see Page 2 of this document.

Students will be charged \$51.00 at the beginning of each semester for unlimited use of the Student Health Center.

Licensing Regulations

Here we need to cite title, chapter and verse of whatever regulations the Student Health Center is governed by. We did the something for the Children's Center.

Services

The Student Health Center is a licensed medical office that is open full-time to students (full/part-time) and some dependents. We offer:

- Physical examinations
- Cultures and lab work
- STD consultations and treatment
- Routine examinations
- TB test
- Some vaccinations
- Asthma treatment
- Services for dependents (if enrolled)
- Family planning
- Referrals to specialists
- Prescriptions
- Free birth control

Medical conditions beyond the scope and capabilities of the Student Health Center will be referred to outside providers. Charges by outside providers (hospitals, physician specialists, etc.) are the sole responsibility of the student, as are charges incurred for laboratory procedures and medication. Optical, dental, and hospital services are not covered. Students suffering from chronic illnesses or disabilities must arrange for medical care outside the Student Health Center.

Emergency transportation for the seriously ill or injured may be arranged through Campus Police (835-5434 or 911).

Student Health Insurance

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New Mexico Tech requires that all students have health insurance while in attendance at the university. It is necessary for all students to complete an Insurance Verification Form (available in Wells Hall, 111) indicating whether they have their own health insurance (in which case, we need a copy of their card), or if they want to sign up for the contractual health insurance used by the university.

Brochures describing the cost and benefits for the contractual health insurance are available in Wells 111, or call us for more information.

When you receive bills that should be paid by the student health insurance (currently Administrative Concepts):

- First, pick up a claim form at the Student Health Center, complete and return it to Administrative Concepts in the envelope provided. They will process your bill.

Please note: your bill will not be paid until Administrative Concepts receives a claim form.

If you continue to have problems with your medical bills not being processed or paid, you can contact:

- Ray Welker (Administrative Concepts), 1-888-293-9229, ext. 114
- Karen Mpistolarides (Associated Insurance Plans International, Inc.), 800-452-5772, ext. 211
- Rose Brown (Associated Insurance Plans International, Inc.), 1-800-452-5772, ext. 203

About the Policy

Eligibility

All registered undergraduate students taking 7 or more credit hours and all registered graduate students taking 4 or more credit hours are required to enroll in this insurance plan at registration, unless proof of other coverage is furnished. Premiums are added to tuition and activity expenses.

Dependents Coverage

The spouse or domestic partner (see Master Policy for definition), of the Insured and/or unmarried dependent children from the moment of birth to their 19th birthday, residing with the Insured, may be covered under the Plan for the same benefits and period. Coverage for newly born children shall consist of coverage of Injury or Sickness including the necessary care and treatment of medically diagnosed congenital defects, and birth abnormalities. Subscribers of any plan, other than the single student plan, will be eligible to provide coverage for new born infants from the moment of birth for any Injury, Sickness, or congenital defects by notifying the Insurer of the child's name, and by submitting the additional premium within 31 days of birth. Contact the Company for information at (800) 452-5772.

- The Optional \$100,000 Major Medical Benefit may only be purchased simultaneously and in conjunction with the purchase of Basic Coverage, at the time of initial enrollment in the Plan, subject to the same deadline dates. Dependents are eligible to purchase only those Optional Coverages purchased by the student. Coverage must be the same for all family members.

Scope of Coverage

The Plan protects students at home, at school or while traveling anywhere in the world, 24 hours a day for the term of premium payment. Enrollment in Summer Session is not required for the purchase of Summer Coverage but you must have been insured the Spring Semester.

Effective and Termination Dates

The Master Policy becomes effective 12:01 a.m., August 18, 2003. Coverage becomes effective on that date or the date application and full premium is received by the Company (or its authorized representative), whichever is later. The Master Policy terminates at 12:00 midnight, August 18, 2004. Coverage terminates on that date, or if paying other than annually, at the end of the period through which the premium is paid, whichever is earlier. Except for medical withdrawal due to a covered Injury or Sickness, any student withdrawing from school during the first 31 days of the period for which coverage is purchased (annual, fall, spring, or summer), shall not be covered under the Policy and a full refund of the premium will be made. Unless otherwise noted, there is no provision for cancellation. Students withdrawing after such 31 days will remain covered under the policy for the full period for which the premium has been paid, and no refund will be available.

Insured Persons entering the armed forces of any country will not be covered under the Policy as of the date of such entry. A pro-rata refund of premium will be made for such person, upon written request received by the Company within 90 days of withdrawal from school. You must meet the eligibility requirements listed in the Eligibility Section to continue insurance coverage.

Basic Benefits

When hospital or medical care is required for an Injury or Sickness, payment will be made at 80% of Reasonable and Customary Charges, for covered medical expenses incurred while insured, up to a Maximum Benefit of \$20,000 for each Injury or Sickness.

A deductible of \$100.00 must first be satisfied for each individual, for each policy year (\$300.00 maximum per family, per Policy year), ***unless first seen and referred by the Student Health Center.***

NOTE: Submit all medical bills so they can be applied toward the deductible.

The entire policy can be found at the following website:

<http://www.nmt.edu/~stuaffs/Insurance/Policy.htm>

Contact Information:

Associated Insurance Plans International, Inc.
1301 South Wolf Road
Prospect Heights, Illinois 60070
(800) 452-5772

e-mail: office@associatedinsuranceplans.com
www.associatedinsuranceplans.com

