

MEMORANDUM

TO: Members of the Class of 2018
FROM: Mary L. Euler, Pharm.D., FAPhA
Associate Dean for Student Services
DATE: June 2014
SUBJECT: Healthcare Services and Required Health Insurance

WELLWVU Student Health Service, located on the Evansdale campus near the Student Rec Center, provides primary diagnostic and treatment services that include routine laboratory tests and diagnostic x-rays, allergy injections, routine physicals and basic psychiatric and gynecologic services. For more information about WELLWVU Student Health Service, please visit the website <http://well.wvu.edu/>.

New Student Health Insurance Requirement 2014-15 Academic Year

What's changing?

All West Virginia University students enrolled in 6 or more credit hours at West Virginia University and at WVU Tech must be covered by health insurance beginning in FALL 2014. All students will be automatically enrolled and billed for WVU's Aetna student health insurance plan when fees are assessed for FALL 2014. Students already covered on another health insurance plan may opt out of the plan, and have the fee removed, by submitting a health insurance waiver form. The waiver form will be available beginning June 2014 on the new Student Insurance Office website at sio.hr.wvu.edu. *Note: Students ONLY taking courses through Academic Innovation, formerly Extended Learning, are exempt from this requirement.*

A new facility for WVU health care services for students will be opening for the Fall 2014 semester. Look for more information about the new health services building for students, located on the Evansdale Campus near the Student Rec Center, when you return to Morgantown in the Fall!

Health care services for WVU students will be billed to each student's individual insurance plan. Students may choose to pay out of pocket for services if they do not wish to have their insurance billed.

What do I need to do?

What if I already have health insurance or I'm covered by my parent's plan? That's great!

1st - Make sure your plan is accepted in West Virginia. Your plan needs to provide primary and specialty care, mental health, and pharmacy coverage in your campus area. Call your insurance company or ask your parents what you need to do to make sure your plan covers you while you're attending school in West Virginia.

2nd - Complete the WVU Student Health Insurance Waiver Form **NO LATER THAN August 8th**. The waiver form will be available on the new Student Insurance Office website (sio.hr.wvu.edu) beginning in June. If your student insurance fee is not removed before classes start and your tuition and fees are paid, a refund will be issued upon approval of your waiver.

Note: Look for a postcard at your home address in May announcing the opening of the waiver form website and check your MIX account over the summer for reminders and links to the student insurance waiver online form.

3rd - Bring a physical copy of your health insurance card to school with you in the Fall; most health care providers require copies of your insurance card.

Waiver form available:	Student Fees assessed:	Waiver deadline:	First day of classes (Fall 2014):
June 2014	Mid-July 2014	August 8th	August 18th

New Student Health Insurance Requirement 2014-15 Academic Year

What do I need to do?

What if I don't have health insurance?

The good news is that WVU has negotiated a great plan for WVU students. You will be automatically enrolled in WVU's student health insurance plan. You can use your WVU student insurance plan all over the country through Aetna's national network of providers. Insurance cards will be mailed to participating students at the beginning of the semester.

How much is this going to cost?

The annual premium will be \$1,448 which will be assessed in two installments, one in the fall semester and one in the spring semester. This will provide you with coverage for the full year from Aug. 11, 2014 – Aug. 10, 2015, even when you're not in school. You will see a health insurance fee included with your FALL 2014 tuition and fees. You can pay for your insurance the same way you pay your tuition and fees, including any financial aid received from scholarships, grants, loans, or by credit card.

Insurance Fee Installment per semester:	Preferred (WVUH) Deductible:	Preferred (WVUH) Copay (Physician Office Visit/Urgent Care)	Preferred (WVUH) Coinsurance:	Plan Year
\$724	\$0	\$10/\$25	100% (Covered in full)	August 11, 2014 - August 10, 2015

Do I have any other options for health insurance coverage? Yes, you have options!

Check with your parents to see if you may be covered under their insurance plan – most children are eligible to be covered under a parent's health insurance plan until age 26. Or, you can check out other options on the health insurance exchange at healthcare.gov. Remember, though, that the WVU student insurance plan has been designed to meet the needs of our students and offers an affordable plan with low out-of-pocket costs.

Can I cover dependents on my Aetna student insurance plan? Yes, but costs vary.

For more information about dependent coverage, visit the WVU Student Insurance Office website at sio.hr.wvu.edu, or contact us at sio@mail.wvu.edu or call 304.293.6815.

I still have questions. Who do I contact?

This is a new process for all of us at West Virginia University. There will be more information coming your way in the coming weeks and months regarding these changes. In the interim, you can find a lot of information at the new **WVU Student Insurance Office** website at sio.hr.wvu.edu.

If you still have questions, e-mail sio@mail.wvu.edu or call 304.293.6815. Your feedback will help us better serve all our students and their families. We look forward to working with you.