Health Insurance Tips
Office of International Students & Scholars Revised 9/11/2014

1) Understand your health insurance policy terminology
   - Premium = the amount that you pay to purchase your insurance coverage
   - Deductible = the amount that you must pay before the insurance company starts to pay.
   - Co-payment/Co-insurance = the percentage that you must pay after the deductible is paid.
   - **Example:** If your deductible is $100, your co-insurance amount is 10%, and your total medical bill is $2000. You will be responsible for $290 ($100 deductible + 10% of the remaining $1900).

2) Be prepared:
   - Carry your insurance ID card with you.
   - Learn the details of your insurance plan by looking at the explanation of benefits, so you best understand how to use your policy.
   - Know the name and location of network providers/hospitals near Rice and your home (see [http://health.rice.edu](http://health.rice.edu) “Obtaining Care”)
   - Do your best to live a healthy lifestyle to minimize your chances of illness or injury that may require medical treatment while you are studying in the United States.

   - Normal sickness or minor emergencies (for students only) = Try to go to the Rice Student Health Center during regular business hours, appointments are preferred. As a student, you already pay for access to the Health Center.
   - Minor emergencies or if Student Health Center is closed = Go to urgent care centers
   - Major emergencies = Go to emergency room
   - Life-threatening emergency = Dial 911 (off-campus) or x6000 (on-campus) for an ambulance to be sent to your location.

4) Paying your medical bills
   - A claim must be filed with your insurance company to get the process started. The hospital/clinic may offer this service or you may need to contact your insurance company for assistance in filing a claim.
   - Remember, your insurance will pay a portion of your expenses. Any remaining expenses are your responsibility to pay to the doctor/hospital/medical care provider.

5) Getting assistance with your particular insurance questions
   - Aetna (students) = [studentinsurance@rice.edu](mailto:studentinsurance@rice.edu)
   - All SAS plans = Paul Fisher (phone 877-626-0360)
   - Aetna (scholars) = Human Resources ([benefits@rice.edu](mailto:benefits@rice.edu))
   - OISS is also available to provide guidance on how to resolve insurance issues.