

**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> “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.

**3) Seeking medical care (<http://health.rice.edu/Content.aspx?id=41>):**

- 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.