

**Southern Maine  
Community College  
2009-2010 Student Accident & Sickness Plan**

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### **Health Insurance Requirements**

1. Every student enrolled in 9 or more credits is required to provide proof of health insurance coverage **online by the deadline in order to avoid being enrolled in the student insurance policy and charged the \$221 fee.**
2. **This year the deadline for waiving the Spring policy is January 31, 2010.** Please note: SMCC must confirm you are an eligible student (i.e. enrolled in 9 credit hours or more). Please wait one week after you register in your ninth credit hour for your login to become active on the Aetna site (unless one week is after the deadline). Three weeks prior to the waiver deadline, SMCC will upload active student lists to Aetna's site on a daily basis, Monday through Friday. During this period, please wait 24 business hours before trying to enroll/waive.
3. Students must provide this proof of coverage by waiving the Student Insurance on the Aetna Student Health Insurance web site if currently enrolled in a U.S. based health insurance policy of comparable coverage.
4. Comparable coverage means: access to local doctors and other healthcare providers ■ diagnostic testing/lab services ■ prescription drugs ■ outpatient mental health ■ inpatient and outpatient hospital services ■ emergency services.
5. Policy must be in effect from January 1, 2010, to August 16, 2010.

### **HOW TO WAIVE THE INSURANCE**

1. In order to waive, have your insurance card ready and go to: [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com). You must enter the www at the beginning of the URL.
2. Select Southern Maine Community College from the drop-down menu at the top right of the page, and click "Go."
3. Click on "Plans and Products offered to You" in the menu on the left.
4. Click on "Enroll or Waive: Student Health Insurance Plan" and follow the instructions. You will need to have details regarding your current coverage available in order to fully complete the online waiver.
5. **SAVE THE CONFIRMATION PAGE FOR YOUR RECORDS!**

### **IMPORTANT NOTES WHEN WAIVING THE INSURANCE**

- After your initial Spring enrollment and waiver, you will need to waive the insurance fee every Fall as long as you are covered under your own policy and are continuously enrolled as a student. Students enrolling in the Spring who were not enrolled or who were enrolled in fewer than 9 credit hours the preceding Fall will need to waive in the Spring, again the following Fall, and annually in the Fall as long as they remain continuously enrolled.
- Your student ID number is a nine digit number that starts with "6000" or "7000" and can be found in the student portal on the SMCC web site (MySMCC) under Personal Info/Biographical Info.
- The waiver form requests detailed information about your current coverage to verify that you are eligible to waive. The Aetna web site is a secure site, and Aetna is obligated to all HIPAA guidelines regarding confidentiality.
- If all the requested information is not provided on your insurance card, you will need to contact your insurance carrier and get that information before you can complete the waiver form.
- The waiver form will not automatically credit your SMCC bill. This process must be done by SMCC by hand, so please be patient.

### **Student Health Insurance Plan –What's Covered?**

- Enrollment in this Plan will provide coverage for 100% of eligible charges up to a maximum benefit of \$2,000 for medical expenses incurred as a result of a covered accident or sickness. Payments will be made as allocated for certain covered medical expenses incurred for an Injury or Sickness while covered on this plan.
- Supplemental Expense Benefit: after the basic benefit maximum of \$2,000 per sickness or covered accident, remaining eligible expenses are payable at 80% up to a policy aggregate maximum benefit of \$10,000 for any one sickness or covered accident.
- Hospitalization, including room and board, general nursing care, diagnostic testing, surgery and medicines
- Outpatient diagnostic testing and lab work, outpatient hospital services, including emergency care and surgery
- Mental Health and Substance Abuse services
- Prescription Drug Coverage up to \$500.00.

Please download a brochure from the SMCC web site at  
<http://www.smccme.edu/admissions/paying-for-college/health-insurance-requirements/>

**Deadline for submitting an online waiver form is January 31, 2010!**

**Failure to waive by the deadline will result in SMCC purchasing the Student Insurance on your behalf, regardless of comparable coverage. YOU MUST WAIVE BY THE DEADLINE!  
Questions? Contact the Cross Agency at 800-537-6444 or [www.crossagency.com](http://www.crossagency.com)**