FREQUENTLY ASKED QUESTIONS

What is the difference between the Health Services Fee and the Marist College Accident and Sickness Insurance Plan?

The Health Services Fee, assessed each semester with undergraduate tuition and fees, covers undergraduate students for care at Marist College Health Services during the academic year. There is no charge for using Health Services, with the exception of prescription co-pays and allergy injections. The Health Services Fee does not cover any care outside of Marist College Health Services.

The Marist College Accident and Sickness Insurance Plan is an insurance plan that is offered to full-time Marist College students. It would be used if a student needed off-campus care, treatment, or tests, or emergency care. The policy year is August 1, 2008, until August 1, 2009. Coverage details are available in the brochure at www.marist.edu/healthservices.

Why should I purchase the Marist College Accident and Sickness Insurance Plan?

All Marist College undergraduate students are required to demonstrate proof of health insurance. The Marist College Accident and Sickness Plan has been designed as an affordable policy with strong benefit coverage for students who have no other health insurance.

Even if you currently have health insurance, you should carefully examine your present coverage. You may consider purchasing the Marist College Accident and Sickness Plan to supplement your present plan, or as a transition from your present plan.

For example,
- your present plan may cover you only in a specific geographic area
- you may be considered “out of network” while living at Marist College and have higher costs
- your present plan may have restrictive policy limits
- your present plan may have a high deductible before coverage begins
- you may “age out” of your parents’ plan while an undergraduate student
- you may have an “insurance gap” between graduation and employment coverage
- you will be studying abroad but have no international coverage (see below)

What doctors accept the Marist College Accident and Sickness Insurance Plan?

The Marist College Accident and Sickness Plan has preferred providers: practitioners who participate in the Beech Street Nationwide Preferred Provider Network (www.beechstreet.com). This network is well-represented in the Poughkeepsie area and includes medical offices close to the Marist College campus. Plan members are not required to use the Beech Street network, but can submit bills from other providers for reimbursement according to policy terms and limits.

What about international coverage?

Marist College also offers an Enhanced Accident and Sickness Expense Plan. This expanded coverage includes a Travel Assist Plan that provides worldwide medical, legal, and travel assistance services 24 hours a day, 365 days per year. Total premium for the Marist College Accident and Sickness Insurance and the Enhanced Plan is $760 annually. Details about the Enhanced Plan are available in the brochure at www.marist.edu/healthservices.

How are claims submitted?

A claim form and submission instructions can be downloaded at http://www.marit.edu/healthservices.

For further questions:

- about policy coverage: Allen J. Flood Companies, Inc 800-734-9326
- about claims: AmeriBen/IEC Group 800-953-1801
- about Health Service fee: Health Services 845-575-3270
- about Marist billing: Student Financial Services 845-575-3230