



International Student Frequently Asked Questions

Insurance

1. *What are the advantages of the Penn Student Health Insurance Plan (PSIP)?*

Penn Student Insurance Plan offers very broad coverage with fairly low deductibles and co-pays/coinsurance. In addition Student Health will bill PSIP directly for any services not covered by the clinical fee. If a student incurs a fee at Student Health, all charges must be paid by cash, check or submitted to your bursar bill. A full description of the plan can be found on the Student Health website.

2. *Alternative Health Insurance plans? What are the cheaper options?*

International students may be eligible for plans offered by PSI and ISO. While these plans are generally accepted by the University and meet the waiver requirements, they are neither sponsored nor endorsed by Penn. While these plans may be able to meet the requirements for alternative coverage and have lower premium costs, they may have very high out of pocket costs or exclude coverage for important services in the fine print. Please contact the Penn Insurance Office for advice on these plans.

3. *What are the requirements in order to waive PSIP for another insurance? How long does the approval process take?*

Before waiving PSIP enrollment, **you must already be enrolled in your alternate insurance plan**, provided that it meets the following minimum criteria. Your insurance plan must:

1. Be provided by a company **licensed to do business in the United States**, with a U.S. claims payment office and a U.S. telephone number. The company must have a process to remit payments to providers within the U.S.
2. Provide **coverage for pre-existing conditions**, or have been in effect long enough that any waiting period has passed.
3. Offer an annual maximum benefit of at least \$2,000,000.
4. Provide for both in-patient and out-patient mental health care in the Philadelphia area. **A policy that provides only emergency or urgent mental health care services in this area does not meet this requirement.**
5. Provide coverage for both in-patient and out-patient medical care in the Philadelphia area, including routine office visits, specialist office visits, diagnostic testing, imaging and physical therapy. **A policy that provides only emergency or urgent medical care in this area does not meet this requirement.**

Additionally, your chosen insurance plan **must be in effect until at least the end of classes of your last term**. The sooner you can submit your waiver request, the better. Please expect at least 2 weeks for the waiver to be processed. If you have any questions about your waiver request, call the SHS Insurance office.

4. Are there any additional insurance requirements that international students should consider before opting to waive PSIP?

Federal regulations require all J-1 students to have comprehensive medical insurance that includes coverage for repatriation and medical evacuation. Many plans do not provide this additional coverage so students in J-1 status should be extra cautious if choosing to waive PSIP. It is your responsibility to make sure that the alternative plan covers the following minimum requirement criteria set by Department of State.

- The insurance must cover the entire period of participation in the Exchange Visitor program (i.e. from the DS-2019 program start date to the end date).
- Medical benefits must provide a minimum of \$100,000 per accident or illness.
- Medical evacuation must be covered in the amount of \$50,000, minimum. Medical evacuation is emergency transportation to the home country.
- Repatriation must be covered in the amount of \$25,000, minimum. Repatriation is the transportation of remains back to the home country in the unfortunate event of death.
- The deductible must not exceed \$500 per accident or illness.

The University of Pennsylvania's Student Health Insurance Plan meets the DOS insurance coverage requirements.

All J-1 students must maintain coverage throughout the duration of their Exchange Visitor program, regardless of whether or not they are full- or part-time enrolled.

Any questions regarding the insurance requirements specific to J-1 students should be directed to International Student and Scholar Services.

5. What are the co-pay and deductible policies? Why does PSIP not cover all fees?

Co-pays and deductibles are part of most insurance policies and not unique to PSIP. Most insurance policies look for ways to “share costs” with its covered members.

Co-pays are an amount that the student pays at the time of an appointment or treatment. For example, some insurance policies carry a \$30 co-pay for office visits. Each time a student sees a physician they will pay \$30. There is no co-pay for students with PSIP for office visits to SHS.

Deductibles are the amount of medical expenses that must be paid out of pocket before your insurance carrier will pay any expenses. For example if a student has a \$300 deductible, they will have to pay \$300 in medical expenses before the insurance carrier pays a bill.

6. When do I use the insurance card? Do I need it when I visit SHS?

While it is not required that you have your insurance card when you visit SHS it is recommended especially if lab tests or additional care outside of SHS is required. However, we will need you to swipe your Penncard upon check-in at SHS. When you go to a facility outside of SHS you should have your insurance card with you.

If you are enrolled in PSIP, Aetna will no longer automatically mail plastic insurance ID cards. You can print your Insurance ID card on Aetna’s website, or order a Permanent ID card by calling Aetna’s Customer Service.

7. *Are dental and eye care services included in PSIP?*

Eye care coverage is included in the PSIP Plan. Eye benefits include one routine eye exam per policy year. When seeking eye care the patient will still need to pay a portion of the bill but this charge will be at a reduced cost. It is best for the patient to visit a preferred provider, in-network as the PSIP insurance will then cover 90% of the negotiated charge. However, if the student chooses to get eye care by a provider that is non-preferred and out of network then the PSIP plan only covered 60% of the recognized charge.

The PSIP eye plan also includes discounts on frames, lenses and contacts and select locations. Please refer to DocFind (<http://www.aetna.com/docfind/home.do>) to locate a provider for the Vision One Discount program.

The School of Dental Medicine is pleased to be able to offer to students, and their dependents, access to the Penn Faculty Practice Dental Plan. For additional information about the plan and Penn Dental Faculty Practice, please visit: <https://www.mypenndentist.org/>

OR

Enroll in the **Vital Savings by Aetna**[®]. University of Pennsylvania will offer the Vital Savings Discount program as an option for students to purchase on a voluntary basis. Students do not need to be enrolled in the Student Sickness and Accident plan in order to enroll. **This is a discount program, not insurance.** The enrollment for Vital Savings can be found at www.aetnastudenthealth.com. Open enrollment begins July 1, 2015.

Clinical Fee and Services

8. *What is the clinical fee?*

All full-time, non-dissertation students residing in the Greater Delaware Valley area are required to have coverage for the Student Health Service (SHS), this coverage is provided through the clinical fee. The clinical fee is automatically posted to student accounts on the first tuition bills of the fall and spring semesters. It will appear along with any other fees for that semester, such as housing and dining plans.

9. *How many and what kind of services are covered by my clinical fee per year?*

All office visits to SHS (Nursing, Nutrition, Primary Care, Sports Medicine, Travel consultations, Podiatry, Health Counseling, Men's Health, Women's Health and Trans Health) are covered by the clinical fee. You can come to SHS for an office visit as many times as you need during the year and in most cases you will not be charged for the visit. **Any procedure or test performed in addition to an office visit with a provider will be charged to PSIP or to your student account (if you don't have PSIP). Additional costs include but are not limited to vaccines, durables, medications, immunizations, treatments, diagnostic tests, labs, etc.**

Below is a list of visits at SHS that **are covered by the clinical fee:**

- i. Women's Health
- ii. Men's Health
- iii. Trans Health
- iv. Primary Care
- v. Sexual Health
 - a. Rapid HIV testing
 - b. STI screening (note: STI tests are offered at free or reduced cost)
- vi. Stress Management/Stress Reduction Education/Counseling

- vii. Smoking Cessation (1 free per academic year)
- viii. Allergy injections and refrigeration/storage of allergy sera
- ix. Travel Health assessments
- x. Nutrition counseling
- xi. Podiatry
- xii. Sports Medicine/Athletic training

Massage and Acupuncture appointments are not covered by clinical fee or PSIP.

10. *What do I do if I'm really sick, or have an accident (e.g. fall off bike, on sidewalk, etc.) and want to see a doctor? Should I go to SHS or HUP?*

SHS should always be your first stop because you don't pay for an office visit. If you are really sick the first thing that you should do is call (215-746-3535). We reserve a specific amount of appointments each day for same day appointments. We will try to get you in as soon as possible. If you can't see a doctor we can schedule you with a nurse. If it is after hours, you should still call SHS because we have a provider on-call 24 hours a day, seven days a week.

In the event of an emergency, the emergency room at HUP and Presbyterian Medical Center is always accessible. If you go to the emergency room at HUP it will cost you at a minimum \$100 with PSIP and could vary depending on the insurance that you have (if not PSIP). All follow-up care after the emergency room visit requires a referral from SHS.

11. *Can I have a regular check-up with a doctor at SHS?*

Yes, you can have a regular check-up with a doctor at SHS. This is true regardless of the type of health insurance you have (PSIP or your own). All office visits to SHS are covered under the clinical fee for all students. You can schedule an office visit as many times as you like without paying. If during that office visit it is recommended that you get specific lab work (blood tests, X-ray, etc.) then there may be a fee for these services depending on your insurance. You should clarify these charges before you agree to any additional work.

12. *If am uncomfortable with a male nurse examining me, could I request a female nurse?*

Yes, you can always request the gender of the provider/nurse at SHS. It is best to make this request when you schedule your appointment.

13. *If I need prescriptions, can I get them from SHS?*

SHS offers some prescriptions at a discounted price. Other prescriptions can be filled by any pharmacy. Most students use the CVS pharmacy located near the book store. Even if you see a doctor at HUP you will most likely get your prescription filled at a pharmacy of your choice. SHS offers some birth control options such as various types of birth control pills and Plan B (Please refer to Question 13 for more detailed information on birth control options offered by SHS.)

14. *What are the birth control options? Are they all equally priced?*

Women's Health provides information to students regarding the various forms of contraception (for birth control and menstrual regulation) and counseling to help you determine which method is best for you. Most methods, including combined oral contraceptives ("the pill"), progestin only pills, Depo-Provera, female and

male condoms, are distributed at Student Health at a low cost to students. For more detailed information on SHS birth control options please visit <http://www.vpul.upenn.edu/shs/contraceptive.php>.

Immunization Requirements

15. How should I submit my immunization records? What if my immunization records are in another language? Should I take care of my immunization requirements at home or can I get the necessary vaccinations once I'm at Penn?

If you plan to submit your immunization records before coming to campus, you must upload the immunization worksheet into the online immunizations form on the SHS Portal or fax your paperwork to the immunization office for review. You may also wait until you arrive to campus and submit your paperwork in person, at SHS. We prefer records that have already been translated into English.

You can complete your required immunization vaccinations where you prefer. It may be easier to get the required immunizations at Penn if you are covered by PSIP because they are covered (free) under the plan. Additionally, if you get the vaccinations once you arrive then all the information will be immediately uploaded into the SHS system decreasing the amount of paperwork that you must submit. If you do plan to get your immunizations at Penn make sure to call or go online to make your appointment well in advance because immunization appointments fill up quickly.

16. What should I do if I am not compliant and am unable to register for classes?

As a student you can be put on registration hold for several reasons including not complying with the University's immunization requirements or not paying your bill for the University's insurance charges. Thus, in order to get off of registration hold you must make an appointment at SHS to receive the required vaccinations that you are missing and/or pay your insurance bill, depending on your situation. Regarding immunizations, once you make an immunization appointment you will be temporarily taken off of registration hold. However, if you fail to keep your appointment, you will be put back on hold until you are in compliance.