Student Health Insurance Policy

The University of Southern Nevada policy requires that all students maintain health insurance during their entire enrollment at the University. Student Health Insurance coverage must be continuous from the date of enrollment through graduation, regardless of whether your academic schedules includes classroom instruction or participation in clinical rotations.

If your health insurance status changes during the academic year, you are required to contact the Registrar/Student Services Office at 702-968-2029 (Henderson) or 801-878-1040 (South Jordan) or registrar@usn.edu for more information on obtaining insurance through Renaissance, Inc.

Each year students are required to confirm insurance coverage. This means a new waiver packet will be required regardless if one was submitted the previous year. If students elect to continue or enroll in Renaissance, Inc, instructions will be given to each class (emails will be sent to the USN account in spring) along with deadlines when to provide this information to the Registrar/Student Services Office. Even though the deadlines for the submission of waiver forms each year is before the end of the current academic year; it does not mean the student is paying for double coverage. The new insurance year (including any new benefits or change in premiums) begins at the end of the current academic year.

Students electing to take Renaissance, Inc insurance should reference the 2009-2010 Student Injury and Sickness Insurance Plan brochure online at http://www.usn.edu/student-health-insurance as it lists all of the information related to the plan. Do keep in mind some key points:

1) It is a Student Injury and Sickness Plan, not an HMO. Therefore, it is a plan for students to enroll in case they have no other insurance coverage and to also ensure compliance with university policy. If you can find or have better insurance coverage you are encouraged to do so and must submit a completed waiver packet by the deadlines. Students who do not have completed packets by the deadlines will be charged the premium for the academic year. NO EXCEPTIONS!

2) All immunizations for each program are covered as long as the student is seen by an in-network provider. The cost is 80/20 as long as the deductible has been met. Out-of-network is paid at 60/40.

3) Copays are not applied to the deductible only the office visit. This means the copay is to be paid throughout the year regardless if the deductible has been met.

4) The Vision and Dental are discount programs not insurance plans. This means some of the services may be discounted depending on the provider.

5) Coverage is for a full academic year. This includes students in the final year of their program. This means you will have coverage during the period of study for your boards.

6) No refunds of the premium will be given should a student elect to add other insurance within the academic year.

7) Dependents (including spouses) premiums are in addition to the student premium. The cost is higher due to a lower population of dependents. The premium is paid directly to Renaissance, Inc so students must contact them directly. Coverage is for a full-year and no refund will be given if canceled within the academic year.

8) The student must be enrolled in Renaissance, Inc in order for a dependent to be covered. For dependent costs please see the brochure page 2.

9) Temporary ID cards are located on the back of the insurance brochure. However, you can go to http://www.usn.edu/student-health-insurance to print out your ID card. Dependents will use the student's card when seeing a provider. The ID card is used for both your provider visit and your prescription card.

10) A list of medical/dental/vision providers within a 10-mile radius to both campuses is located at http://www.usn.edu/student-health-insurance. Students should keep in mind that providers can change and therefore the best place to always consult would be the First Health provider website at www.myfirsthealth.com or call 1-800-226-5116. You can also receive coverage in other states as long as the provider is part of the network.

11) We understand an emergency cannot be predicted, however it is strongly recommended you try to go to Urgent Care as opposed to the Emergency Room (ER). There is an ER maximum limit of $1,000 and you will be responsible for the remainder.

Examples of when to go to Urgent Care are: sprains, minor burns, cuts requiring stitches, a suspected broken bone, or a minor asthma attack as well as less serious problems.

Examples of when to go to the Emergency Room are when it seems life-threatening: chest pain, difficulty breathing, severe bleeding, head traumas, or poisoning are some examples.

12) Sometimes providers will bill PIA directly. It is not unusual for students to receive bills directly from the provider as this is the way the plan is setup. Claims are to be sent directly from the student to Personal Insurance Administrators (PIA). The student should write a letter explaining the visit and purpose of the tests/exams, etc. **(make copies for your records)** and mail originals to: Personal Insurance Administrators, Inc (PIA), PO Box 6040, Agoura Hills, CA 91376-6040. Be sure to follow-up with PIA if no reply is received within 2-3 weeks.

Should you have questions or comments at anytime please feel free to send an email to insurance@usn.edu or contact the Registrar/Student Services Office or a representative from the Student Insurance Committee (SIC).

The SIC is comprised of staff and students which review current and new insurance policies for the next academic year so your feedback is important!