

Frequently Asked Questions

Questions, Frequently Asked by International Students, about UMKC Health Insurance

Q: Why is student health insurance important?

A: Health care costs are at an all-time high. An unexpected trip to the doctor or hospital can set you back financially. Here are some things to think about:

Our Plan covers you at home, abroad or away on a trip.

You will be covered by a prescription drug plan.

Q: Where can I find the meaning of all those medical terms?

A: Aetna provides a website with a Glossary of Medical and Insurance terminology. Visit: www.aetnastudenthealth.com/site-tools/health-insurance-glossary.aspx

Q: How do I enroll in the Student Insurance Plan?

A: Enrollment in this Plan is mandatory and automatic for all non-immigrant international (F-1 and J-1) students upon academic enrollment each semester.

Enrollment for Scholars and post-completion Optional Practical Training (OPT) / Academic Training participants is optional and requires completion of an enrollment form each term.

Enrollment forms may be obtained at the International Student Affairs Office.

You can obtain a brochure and Plan information:

From the University of Missouri-Kansas City (UMKC) International Student Affairs Office, or

By contacting Aetna Student Health at (877) 375-7905 or www.aetnastudenthealth.com

Q: Are my dependents covered?

A: Students enrolled in the Plan may secure family coverage.

Dependents must enroll in the Plan when the student first enrolls in the Plan or within 30 days of the date the dependent entered the United States. Eligible dependents are defined as spouses residing with Insured Students or unmarried children under 25 years of age, who are Missouri residents not covered under another plan.

If enrolling dependents, please obtain the enrollment form from the International Student Affairs Office and mail it with the correct premium directly to Aetna Student Health.



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A child born to a Covered Person shall be covered for Accident, Sickness, and congenital defects, for 31 days from the date of birth. At the end of this 31-day period, coverage will cease under the UMKC Student Accident & Sickness Insurance Plan.

To extend coverage for a newborn past the 31 days, the covered student must enroll the newborn within the 31 day period. See your online brochure or contact Aetna Student Health at (877) 375-7905 for details.

Q: What if I have my own coverage?

A: Non-immigrant international students on F-1 and J-1 visas will be automatically enrolled unless waiver requirements are met.

Waiver application and proof of other coverage must be submitted to the International Student Affairs Office within 10 days of the first day of class each semester.

Note that this deadline for UMKC is necessary to make it possible for ISAO and the UMKC Cashiers office to inform Aetna Student Health prior to their deadline of 31 days after the first day of classes.

If the waiver information is not received or not approved by the indicated deadline, the student will remain enrolled in the International Student/Scholar Accident and Sickness Insurance Plan.

Q: If I have an accident, what should I do?

A: Report to Student Health & Wellness (SHW) immediately for proper treatment.

In event of an emergency, go to the nearest health care center and follow up at SHW.

Q: Where can I go for services?

A: When you need care, Student Health & Wellness should be considered first. They can often provide the attention you need.

If you need care they can't provide, they'll refer you to a specialist or other health care provider who belongs to Aetna's Preferred Provider Network.

You may also visit any health care provider and receive benefits from the Plan. However, when you visit Student Health & Wellness first, you'll generally pay less out-of-pocket for your care.

Q: Where is University of Missouri-Kansas City Student Health & Wellness (SHW) ?

A: Address: 4825 Troost Building, Suite 115, Kansas City, MO 64110

Phone: (816) 235-6133

Website: www.umkc.edu/chtc/health/

Q: Can dependents use Student Health & Wellness?

A: Student Health & Wellness treats students and scholars only.

Dependents are not eligible to use Student Health & Wellness.

The referral requirements do not apply to dependents.

Q: What should I do if Student Health & Wellness is closed or I am away from the University?

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A: You are covered anywhere in the world, 24 hours a day.

You can find a participating network provider in your area by going to www.aetnastudenthealth.com and clicking on DocFind™

Q: Do I need to be pre-certified before I stay in a hospital?

A: Your Plan does require you to pre-certify before you stay in the hospital.

To pre-certify, call Aetna Student Health prior to a Hospital admission. This may be done by you, your doctor, a hospital administrator, or one of your relatives.

Call Aetna Student Health at (877) 375-7905 at least three (3) business days prior to a planned admission or within one (1) business day following an emergency admission.

Q: How do I know if my particular illness or injury is covered?

A: Refer to the Medical Benefits schedule in your brochure for a summary of coverage and Covered Services.

You should also review both the Exclusions section of your brochure and the Definition of a Pre-existing Condition to understand what conditions are not covered.

To look at the full plan description, which is contained in the Master Policy issued to UMKC, you may view it online at www.aetnastudenthealth.com or you may contact us at (877) 375-7905.

Q: What if I need a prescription filled?

A: Short term prescriptions, typically a 30-day supply, can be filled at any participating pharmacy. After providing the information found on your ID card, you will pay a \$10 generic or \$20 brand-name copay.

A 90-day supply of maintenance medications will be filled at a \$20 generic or \$40 brand-name copay.

Mail order is available through Aetna Rx Home Delivery. See your online brochure at www.aetnastudenthealth.com for details and order form.

Q: How will my Doctor know I have an insurance policy?

A: All students and dependents are issued an individual ID card. This will have all the information your medical provider will need to contact Aetna Student Health Insurance Company.

Q: How do I get a new ID card if I cannot find mine?

A: You can request a new ID card through www.aetnastudenthealth.com or from Aetna Student Health at (877) 375-7905.

Please allow 10 business days for your ID to arrive.

If you need to utilize services before you receive it, please ask your provider to call Aetna Student Health to verify coverage.

Q: Can I get a refund?

A: If you withdraw from school within the first 31 days of a coverage period, you will not be covered under the Policy and the full premium will be refunded, less any claims paid.

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A pro-rated refund, less any claims paid, will be issued if you enter into full-time active military duty service for any country or if you are a non-immigrant Foreign National and have left the North American continent.

No other refunds are given.

Q: When I graduate, does my coverage expire?

A: There is a continuation privilege in the policy, however, you should talk with Aetna Student Health at (877) 375-7905 regarding qualifications and cost.

If you do not purchase the continuation option, your coverage will automatically expire on the last day of the term you have purchased coverage for.

Q: What is coinsurance?

A: Coinsurance is the percentage of the cost of medical expenses that an insured person pays when you receive care that is covered by your insurance plan.

Q: What is a co-payment (co-pay)?

A: A co-payment is the dollar amount that is paid by the insured person, you, at the time services are provided by a preferred provider (i.e., prescription medication).

Co-pay amounts are the responsibility of the insured person.

Q: What is a deductible?

A: A deductible is a specific dollar amount that is paid by the insured person for covered medical care. This amount must be paid before your plan will start paying for any services.

Q: What is a preferred provider network?

A: A preferred provider network includes a network of doctors, hospitals and specialists that have agreed to serve as participating providers for your plan.

The insured person, you, will generally pay less when receiving care from a doctor or facility within the network.

Providers are independent contractors and are not agents of Aetna Student Health. Provider participation may change without notice. Aetna Student Health does not provide care or guarantee access to health services. Plans have exclusions, limitations and benefit maximums. The UMKC Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC) and administered by Chickering Claims Administrators, Inc. Aetna Student HealthSM is the brand name for products and services provided by these companies and their applicable affiliated companies.