

FREQUENTLY ASKED QUESTIONS ABOUT GRADUATE STUDENT HEALTH COVERAGE FOR 2009-2010

How do I enroll in the Blue Cross Blue Shield Plan? Students choosing the Blue Cross option are asked to go online and formally enroll by going to www.clarku.edu/health then click on University Health Plans→Clark University→Clark University Student Health Plan→Enrollment Form. You may find it helpful to note that the plan covers students from August 15, 2009 until midnight on August 14, 2010.

What if I already have health insurance? The cost of this plan will appear as a charge on your student account *unless you fill out the health insurance waiver form online*. Go to www.clarku.edu/health then click on University Health Plans→Clark University→Clark University Student Health Plan→Waiver Form. If you do NOT want the Clark University Student Health Insurance Plan and have comparable coverage with claims payment in the U.S.A., you must complete the waiver form. **PLEASE NOTE:** if you do not complete this form by July 24, 2009, you will be responsible for the annual premium.

Does the BCBS plan include dental coverage? No, the plan does not provide coverage. A separate dental plan is available at an annual cost of \$287 for a single plan. Enrollment and information is available by visiting the www.clarku.edu/health website (click on University Health Plans).

Does the BCBS plan include vision coverage? The BCBS plan provides one routine vision exam per 24 months. Additional vision coverage is offered at an annual cost of \$115. Enrollment and information is available by visiting the www.clarku.edu/health website (click on University Health Plans).

What options are available to my dependents? Clark University does not offer coverage for dependents of students; however, two options for dependent coverage include the following:

Commonwealth Care (not for international dependents)

- Go to <http://www.mahealthconnector.org/portal/site/connector/>
- Click on the link for Commonwealth Care.
- Click on the link Apply for Commonwealth Care.
- Click on the link for Medical Benefit Request Form.
- Fill out the form then send it with proof of your income, proof of your U.S. Citizenship and identity to the address listed on the MBR instruction page.
- After the completed application is submitted to the Connector they will make a decision about your eligibility and mail you a written about the decision.

Blue Cross and Blue Shield of Massachusetts

For more information go to www.bluecrossma.com or call 800-422-3545.

- Click on Plans and Coverage.
- Click on Medical Plans.
- Click on Option for Individuals and Families.
- Click on Compare Plans and Buy On-line.
- Click on Health Insurance.
- Enter your dependents gender, date of birth, and your zip code.
- Click on Get Quotes.
- Select the plan that best meets your dependents needs and click on Apply.