FAQs - Student Care Health Insurance

Is it okay if I keep my personal health insurance as well as having Carnegie Mellon’s Student Care Health insurance?
- Yes, you may choose to keep both health insurance policies.

How much does the Student Care Health Insurance cost?
- Annual Premium is $549.43USD/2000QR

If I am travelling on holiday, will my student health insurance give me insurance in that country?
- You are covered up to 30 days during any one Plan period whilst not residing in Qatar (excluding the USA). 10 days of coverage for USA (including Hawaii).

Will I be covered under Student Care Plan if I study at the Pittsburgh campus during the summer or fall/spring semester?
- No, you will be required to enroll in the Pittsburgh campus health insurance plan unless you have insurance that meets the minimum requirements for main campus. Refer to: http://www.cmu.edu/health-services/student-insurance/index.html

What aspects does the Student Care health insurance cover?
- The policy covers medical, psychiatric and there is a travel policy. Refer to StudentCare Plus Plan for complete information OR call Interglobal Assistance for additional information on coverage.

As an international student having insurance in my home country that meets all these requirements, do I need to enroll in the StudentCare Plus Plan?
- No, you may waive out of insurance coverage provided your insurance plan is approved by the Office of Health and Wellness.

Is there any way I cannot enroll in this plan even if I don’t have insurance that does not meet the requirements?
- No, it is a University policy that all students have private insurance that meets the minimum insurance requirements.

Can I leave my StudentCare Plus Plan any time I wish?
- You may cancel the policy in writing if you are not granted a student visa or permanent residence status has been revoked or you are no longer a student at Carnegie Mellon University, Qatar. Otherwise, the policy is paid on an annual basis and you are billed the full premium. Refer to policy for complete information.

What are the Areas referred to on the policy?
- Area A: Australia and New Zealand
- Area B Europe or Middle East
- Area C Rest of the World (Excluding Canada & USA)
  - Canada and USA are covered by written endorsement only.

I have a Hamad Health Card can I waive out of the University sponsored insurance?
- No, the University policy requires that you carry private insurance that meets the minimum requirements in order to waive out of the plan and Hamad Health Card is not private insurance

Will I be automatically covered under the StudentCare Insurance plan if I am Qatari and have a Hamad Health Card?
- Yes, all students will be automatically covered for health insurance. Please see previous question regarding Hamad Health Card.

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I am an international student and in the past I have bought my own health insurance. Do I still need to buy it?

- No, you will not need to purchase any health insurance as you will be automatically enrolled under StudentCare Insurance.

I am an international student and I submitted health claims under my previous insurance. Will I be covered if I submit claims on a pre-existing condition?

- There is a pre-existing clause on the Student Care policy which means that provided your health claim is an item covered under the current policy it should be covered. However, please refer to the General Conditions and Exclusions on the plan wording for verification.

What happens if I submit my health insurance waiver after the deadline?

- Insurance waivers are not accepted after the deadline and you will be automatically enrolled and billed for the insurance premium.

Do I only submit an insurance waiver one time?

- No, insurance waiver decisions do not roll-over to the next year; every year you must submit an insurance waiver otherwise you will automatically be enrolled and billed.

How do I get reimbursed after using my Student Care Health Insurance?

- You have to complete the claim form and email it to claims@studentcareinsurance.com along with the receipts. The original receipts also need to be sent to Student Care via postal mail at Student Care Claims, PO Box 4513, Auckland 1140, New Zealand.

Do I need to send in the original receipts to Student Care?

- Yes, via postal mail. A copy of the receipts can be emailed with the claim form, but Student Care also needs the original receipts to process the claim for reimbursement.

How long does it take to process my claim for reimbursement?

- Once Student Care has received the claim form and the original receipts they will assess the claim for reimbursement. A decision of approval or denial and any payment can be expected within 10 days.

What if I don’t have a diagnosis at the time I am submitting the claim form?

- There would be two stages for the claim. First the chief complaint (the reason the student sought treatment), and then any further diagnostic testing, medical notes, etc. would need to be sent to Student Care so they can review the claim for reimbursement.

Do I have to have a diagnosis to be reimbursed?

- For any diagnostic test ordered, there is a need to get the final diagnosis so that Student Care can make sure that any tests were reasonably conducted.

Who should sign the Claim Form?

- The claim form should be signed by the Student who is requesting the reimbursement.