Why do you need a Medical Insurance?

- Health Care in the U.S. is expensive
- Helps you cover health care costs that you might need while studying in the United States.
When do I need a Medical Insurance?

- You must have insurance for the 2018-2019 school year or as long as you are enrolled at WMU.

Insurance must be purchased by the first day of classes each semester.
• Health insurance must be purchased for the academic year

or

• The entire semester
Your insurance must have these requirements:

- Medical benefits at least $100,000 coverage per accident or illness
- Medical coverage at least $50,000 should you need medical evacuation home
- Repatriation of at least $25,000
- Deductible not greater than $500 per accident or illness
- Insurance policy must be written in English/U.S currency and have a U.S. billing address and phone number
- Prescription (medication) coverage
- Inpatient and outpatient medical services including hospitalization, maternity, emergency room and urgent care facilities
- Mental health coverage – outpatient and inpatient
- Physical therapy coverage
Which Medical Insurance should I purchase?

- You can find Insurance Information at our website: [http://www.wmich.edu/internationaladmissions/insurance](http://www.wmich.edu/internationaladmissions/insurance)

- There are some insurance plans we highly recommend can be viewed at:
  - [http://www.psiservice.com/wmich](http://www.psiservice.com/wmich)
  - First Agency/ISP/Trailblazer health insurance plans
  - [http://www.compassstudenthealthinsurance.com](http://www.compassstudenthealthinsurance.com)
Medical evacuation coverage of $50,000 and Repatriation coverage of $25,000 is mandatory. If your insurance policy does not have this coverage, you may purchase it from one of these websites:

- [http://www.betins.com/Products/Evacuation/Evacuation.aspx](http://www.betins.com/Products/Evacuation/Evacuation.aspx)
Health Insurance

The cost of health care in the United States is very high; a short stay in the hospital will cost thousands of dollars. International students, scholars or dependents who are in the U.S. on temporary, non-immigrant visas such as F or J must purchase health insurance coverage. You must protect yourself from the high cost of health care by purchasing health insurance coverage. Health insurance must be purchased for the academic year or semester. The University cannot purchase health insurance for you and apply the cost to your student account.

All international students must have health insurance coverage in effect on the first day of school.

Use this page to navigate:

- Minimum insurance requirements
- Insurance providers
- Necessary documentation
Please review the insurance policy carefully. It is your responsibility to make sure you have adequate insurance coverage.
• **Deductible** — the amount of money you must pay before your insurance pays

• **Copays** — the amount of money you pay for a medical visit — may be a charge for an office visit or a prescription or special testing or Emergency Room visit

• **Pre-exiting condition** — an illness or injury you have had before you enrolled in an insurance plan.

• **Medical evacuation** — When you need to return to your home country because you have a critical medical condition

• **Repatriation** — Returning your body to your home country should you die
Insurance Reminder

• Insurance does not pay 100%!
• You may have a deductible to pay
• You may have a copay to pay
• Insurance pays a percentage of the medical cost after the deductible or copay
What information should I check from my Medical Insurance?

- Pharmacy coverage - is there a limit to the dollars you spend on prescription drugs?
- Pre-existing conditions – be cautious if there is greater than a 6 month waiting period
- Hospital coverage/emergency room – what is the dollar maximum they will cover
- Exclusions and limitations of policy – what does it NOT cover
- Physical therapy – what is the dollar maximum they will pay for services
Medical insurance does NOT cover

Vision
Dental
Do not ignore a medical bill

Contact IAS
International Admissions and Services – insurance for assistance

ias-insurance@wmich.edu
I will need to see proof of your insurance policy with a copy of your policy or confirmation letter and a copy of your insurance card, front and back of the card. Email your insurance information as stated above to ias-insurance@wmich.edu.

Include your WIN when contacting IAS.

Students not providing Proof of Health Insurance information will have a HOLD placed on his/her student account.
• You must print out your insurance card and carry it with you at all times. You will need to show your medical insurance card if you seek medical care.

• Once you purchase your insurance policy set up an account online. Many insurance companies make this available for you. The website is where you can go to view your coverage or check if a visit to a health care provider has been billed or paid.

• Within 25 days of a medical visit check your online insurance account for messages from your insurance company about your doctor’s visit.

IMPORTANT!!!
What should I do if I need medical attention?

First, seek care at Sindecuse Health Center on campus.

Sindecuse Hours:

<table>
<thead>
<tr>
<th>Monday, Tuesday, Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
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<tbody>
<tr>
<td>8 a.m. to 5 p.m.</td>
<td>9 a.m. to 5 p.m.</td>
<td>8 a.m. to 5 p.m.</td>
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Phone (269)387-3287.
You may call for an appointment or make an appointment online [http://www.wmich.edu/healthcenter](http://www.wmich.edu/healthcenter)

If Sindecuse is closed (after 5 pm) or on weekends or holidays, it is advised to visit an Urgent Care Center in the area.
Local Area Urgent Care Centers

BRONSON FAST CARE
5121 South Westnedge Ave
Portage, MI 49002
(inside Meijer store)
Phone (269) 552-4212
Saturday hours 9am to 6pm
Sunday hours 10 am to 5 pm
Weekdays open to 8:30 pm
*No x-rays/labs are limited

WEST SIDE MEDICAL CENTER
6565 West Main Street
Kalamazoo, MI 49009
(across from Meijer store)
Phone (269) 375-0400
Saturday hours 12 noon to 6 pm
Sunday hours 12 noon to 6 pm
Weekdays open to 10 pm

BRONSON FAST CARE
6220 W Main Street
Kalamazoo, MI 49009
Phone (269)276-7477
Saturday hours 9am to 6pm
Sunday hours 10 am to 5 pm
Weekdays open to 8:30 pm
*No x-rays/labs are limited
Local Area Urgent Care Centers

BORGESS IMMEDIATE CARE
7901 Angling Road
Portage, MI 49024
Phone (269) 324-8400
Saturday hours 8 am to 10 pm
Sunday 9 am to 5 pm
Weekdays open to 10 pm

HOMETOWN URGENT CARE
5142 South Westnedge Ave
Portage, MI 49002
Phone (269) 216-7169
Saturday hours 9 am to 5 pm
Sunday hours 9 am to 5 pm
*2 other locations in Kalamazoo area
Local Hospitals

• Bronson Hospital
  601 John Street
  Kalamazoo, MI 49007

• Borgess Hospital
  1521 Gull Road
  Kalamazoo, MI 49001
Not every medical situation requires a trip to the Hospital Emergency Room.

At times it is necessary to be seen in the hospital. Severe chest pain, bleeding that cannot be stopped, traumatic head injury, or severe shortness of breath or other life threatening conditions.
MEDICATION/PRESCRIPTIONS are written by a doctor and the cost may be $20 for medicine for a cold or over $150 depending on the type of medication. Sindecuse Health Center has a pharmacy.

SINDECUSE HEALTH CENTER ON CAMPUS is the first place you should go for medical care. To view their website: [http://www.wmich.edu/healthcenter/](http://www.wmich.edu/healthcenter/)
• URGENT CARE CENTERS are a good place to visit when Sindecuse Health Center on campus is closed. The cost at an Urgent Care Center might be $75 to $200 for a visit for an illness. If you have an injury or need additional tests (x-ray or labs) it would be more money.
• EMERGENCY ROOM VISITS at the hospital costs much more. An ER visit may cost you $500 to $1,500 just to see a doctor. If you need tests, it will cost more. An x-ray (picture of a body part) could cost $200 and over $2,000 for specialized tests.

• HOSPITALS costs are greater should you need to be an inpatient. One day in the hospital costs about $2,785. This would be the MINIMUM you would pay.
It is very important to make wise choices about your health and health care.

Be sure to seek treatment when you have an ongoing illness or have an injury.

The best place to start on campus is with SINDECUSE HEALTH CENTER.

WE WANT TO PROVIDE YOU WITH THE BEST ACCESS TO HEALTH CARE.
• Many insurance companies provide a Nurse or health care counselor who is available online, day or night.

• If you have questions, please call the 24 hour service. They can help you determine if you need to seek medical care. It is free. It is part of your insurance coverage.
Questions?

Contact Name: Jan VandeVusse

Email: ias-insurance@wmich.edu.

Address: International Admissions & Services Office.
Faunce Building – WMU Main Campus

Phone: (269) 387-5887

Walk-in Hours: Monday, Wednesday and Friday
1:15 pm – 4 pm