

MARIAN UNIVERSITY

Indianapolis

Major Medical Individual Options August 2011-May 2012

Anthem Blue Cross/Blue Shield - Individual medical insurance plans available for United States citizens and international students. These plans do not meet U.S. F1 or J1 visa requirements.

General Information:

- 1) Once policies are issued, they are renewable but premiums may change (increase). Major medical insurance is broader coverage and may be more suitable for an individual who may already have some medical concerns, and wants a policy that is renewable.
- 2) Applicant must be 19 years or older. International students are eligible to apply for coverage as long as they have a valid Visa to show proof of citizenship and have a permanent address while attending Marian University.
- 3) Out of state students residing in campus housing or off campus may apply for the Anthem coverage issued in Indiana.
- 4) **Applicant is subject to medical underwriting. The applicant may be declined coverage.**
- 5) Logon to www.myanthem.com
 - a. Find *Shop For*, click on *Health*
 - b. Select Indiana as the state, click on *Compare, Quote, Apply Online*
 - c. Enter Indiana zip code of residence, click *Next*
 - d. Enter personal data, gender, age, etc. and obtain personal quote , click *Next*
 - e. The next page allows the applicant to select from a variety of plans, view the plans, compare the plans, and compare the rates at different deductible levels within the plan selected.
 - f. Step 3 is to apply online
- 6) Coverage is not effective until underwriting is complete and the policy has been issued. If medical records are requested to complete the underwriting process, it will be at the expense of the applicant.

Please note:

- 1) Marian University does not provide a "student health insurance" plan nor do we endorse any medical plans. This information represents one of several insurance companies providing individual major medical insurance.
- 2) It is important to understand what a health plan covers and what it does not cover.
- 3) Benefit brochures are only a general outline of benefits and are not insurance contracts. Complete coverage details are provided in the policy and certificates.

**Major Medical Individual Options
August 2011-May 2012**

Assurant/John Alden - Individual medical insurance plans available for United States citizens and international students. These plans do not meet U.S. F1 or J1 visa requirements.

General Information:

- 1) Once policies are issued, they are renewable but premiums may change (increase).
- 2) Applicant must be 19 years or older. International students are eligible to apply for coverage as long as they have a valid Visa to show proof of citizenship and have a permanent address while attending Marian University.
- 3) Out of State students residing in campus housing or off campus may apply for the Assurant coverage issued in Indiana.
- 4) **Applicant is subject to medical underwriting. The applicant may be declined coverage.**
- 5) Logon to www.keithsaunders.mymedquote.com
 - a. Find Individual and Family Health Plans
 - b. Click on [Get a quote now or APPLY ONLINE!](#)
 - c. Follow the instructions for obtaining a quote and applying online
- 6) Coverage is not effective until underwriting is complete and the policy has been issued. If medical records are requested to complete the underwriting process, it will be at the expense of the applicant.
- 7) Assurant Health may have underwriting guidelines that are more lenient than Anthem and might issue a policy that Anthem would otherwise decline. For example, a person whose height is 5'4" and weight is 200 lbs. may be declined by Anthem, but Assurant might increase their rates by 10% and issue a policy. Anthem might decline an application for a person with High Blood Pressure or with Attention Deficit Disorder, but Assurant might rate up the premium by 25% or rider the condition (not cover that particular condition) and issue a policy.

Please note:

- 1) Marian University does not provide a "student health insurance" plan nor do we endorse any medical plans. This information represents one of several insurance companies providing individual major medical insurance.
- 2) It is important to understand what a health plan covers and what it does not cover.
- 3) Benefit brochures are only a general outline of benefits and are not insurance contracts. Complete coverage details are provided in the policy and certificates.