

# MARIAN UNIVERSITY

Indianapolis

## ***Student Short Term Medical Options August 2011-May 2012***

**Assurant Health/John Alden** – Short Term Medical Plan (STM) - Plans available for United States citizens and International Students. This plan does not meet U.S. visa F1 or J1 visa requirements.

### General Information:

- 1) STM is issued for a specific period of time, generally 30 days minimum to six months maximum.
- 2) At the end of six months, individual may apply for a “re-write” (new policy) for a maximum of six months. These “re-write” policies can be issued consecutively for a total of two years from the first policy issue date. Applicant must answer the health questions again. Pre-existing conditions apply. Illness or injury incurred under the first policy will not be covered under the Second policy but the policy can still be issued.
- 3) Eligible persons must be between 30 days and 64 years, 11 months. **Full time student attending classes on campus is not a requirement. Online only students will be eligible to apply.**
- 4) Health questions on the enrollment form must be answered. If answered “yes” to any questions, policy cannot be issued. (Pregnancy, Heart Condition, Cancer, Hepatitis B or C, Diabetes, and some others)
- 5) Pre-existing conditions are not covered.
- 6) Preventive care, examinations, and immunizations are not covered.
- 7) An illness or injury incurred while engaged in intercollegiate is not covered.
- 8) Logon to [www.keithsaunders.mymedquote.com](http://www.keithsaunders.mymedquote.com)
  - a. Find Short Term Medical Insurance
  - b. Click on Get a quote now or APPLY ONLINE!

### 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 short-term medical plans.
- 2) It is important to understand what a health plan covers and what it does not cover.
- 3) Short-term, limited duration plans are not subject to certain provisions of the Federal health care reform, including the provisions related to lifetime limits, dependent coverage, preventive care, and pre-existing conditions. Pre-existing applies to all insureds, including those under the age of 19.
- 4) Benefit brochures are only a general outline of benefits and are not insurance contracts. Complete coverage details are provided in the policy and certificates.
- 5) Individual coverage is neither guaranteed nor in effect until underwriting of the application has been completed in full and a policy which indicates the effective date is received from the insurance company.