



American University of the Caribbean  
School of Medicine

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## MD PROGRAM

Personalized Education  
Global Perspective

## 2017-2018 CLINICAL HEALTH INSURANCE INFORMATION

Please complete an LOA form for your Leave of Absence

If you “Decline” health insurance on your LOA Form: **YOUR ARE WAIVING THIS INSURANCE FOR YOUR LEAVE PERIOD ONLY.** If you have an LOA form in effect and have declined health insurance, you are not required to complete a Clinical Waiver Form. **Your LOA form does not cover your declination of insurance once you return from leave.**

If you elect to “Keep” health insurance on your LOA form: **YOUR AUC STUDENT ACCOUNT IS BILLED UPON LEAVE AND PAYMENT IS DUE WITHIN 30 DAYS.** Please do not forget to pay this bill while you are on leave.

### PAYMENT

Payment can be made online at [aucmed.edu](http://aucmed.edu) follow the “Online Payment” link at the bottom of the home page. Or you can mail a check payable to American University of the Caribbean School of Medicine to the address below:

American University of the Caribbean School of Medicine

**Attn:** Student Accounts

901 Ponce De Leon Blvd., Suite 700

Coral Gables, FL 33134

### INSURANCE COVERAGE PERIODS

Clinical Health Insurance coverage is through Aetna. The insurance periods run close to, but are not the same as the AUC semester periods.

**Insurance is an ANNUAL enrollment.** Insurance periods are 4 month periods billed at cost of \*\$747.00 per period (billed to your AUC student Account):

**Fall Term:** 08/25/17 to 12/25/17

**Spring Term:** 12/26/17 to 04/23/18

**Summer Term:** 04/24/18 to 08/24/18

\*The insurance fee is set by Aetna, and is subject to change.

### FOR ALL CLINICAL STUDENTS WHO ARE NOT ON LEAVE

Health Insurance coverage is automatically billed to your student account anytime there is a rotation scheduled within the Semester “Period.” You will be placed on the policy for the entire academic year. A card will not be mailed to you. You can either print your card from the Aetna website or call Aetna Customer Service and request one to be mailed to you.

Waiving the AUC school sponsored health insurance (Aetna):

- **IMPORTANT: You only have 30 days after becoming enrolled with the Aetna Health Plan to waive your insurance for the academic year.** The academic year begins each Fall and the deadline to waive this insurance is October 1st. Only new Spring and Summer enrollments will be eligible to waive insurance within 30 days of billing after October 1st.
- If you have other health insurance, you will need to complete a waiver form at: [aucmed.edu](http://aucmed.edu) under: Student Services/Forms and Resources/Clinical Health Insurance Waiver. You will be redirected to Aetna’s website. Waiver requests are subject to comparable coverage verification and Aetna approval.
- If you will be in the UK for 6 months or more and have a UK Visa, you will need to complete a UK Health Insurance Waiver at [aucmed.edu](http://aucmed.edu) Under Student Services/Forms and Resources/UK Health Insurance Waiver.

More information regarding the Health Insurance Policy, Reinstatement of Health Insurance, and Procedures are located at [aucmed.edu](http://aucmed.edu), in the Student Handbook. If you have any questions, please contact [accounts@aucmed.edu](mailto:accounts@aucmed.edu).

# GENERAL AETNA INFORMATION

Aetna Customer Service Number: 877-381-3551

Information on the coverage can be found at the Aetna Website: [aetnastudenthealth.com](https://aetnastudenthealth.com)

You would need to select "Adtalem" as the school and you will see AUC.

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## PLAN INFORMATION

Please review to understand coverage, regarding In-network vs. Out-of-network. On other Tabs, you can also find deductible information, providers, prescription plan as well as information regarding Vision and Dental discounts.

**Please note:** Dependent Coverage, Vision or Dental discounts are extra services in addition to your Student Health Insurance coverage. Extra Services are paid directly to Aetna.

## MEMBERS

You can print your insurance ID Card any time after you have been enrolled into the plan by entering your Student ID and Date of Birth.

- Sign up for Aetna Navigator, to:
  - Review who is covered under your plan.
  - View claim Explanation of Benefits (EOB) statements.
  - Estimate the cost of common health care services and procedures to better plan your expenses.
  - Research the price of a drug and learn if there are alternatives.
  - Find health care professionals and facilities that participate in your Plan.
  - View the latest health information and news, and more!
- Get Information about Travel Assistance and Print On Call Information Card.
- See Resources.
- Prescription Information.

## CLAIM FORM

A claim form can be found under the "Helpful resources and forms"

## CONTINUATION OF COVERAGE

Continuation of Coverage is offered to students who will be graduating during the term. If you plan on continuing your coverage with Aetna, it is suggested that you sign up for the "Continuation Coverage" before you graduate as we will not be able to bill your student account after graduation.

To obtain "Continuation of Coverage", send an email to: [accounts@aucmed.edu](mailto:accounts@aucmed.edu) with "Continuation of Coverage" in the subject line. Please specify the term periods you will need the coverage, Fall, Spring, Summer. Your AUC student account will be billed \$747.00, \$1494.00 or \$2241.00. The Fee will need to be paid before you graduate so that your account can be financially cleared for graduation.

## ON CALL SERVICE FOR AUC AETNA PARTICIPANTS

Emergency Evacuation and Remains Recovery Services require coordination and approval by On Call International. No claims will be considered for reimbursement. It is advised that you let your family know of this service and provide them with a copy of your On Call Card, in the event you cannot communicate for yourself in an emergency or death situation.