

## Frequently Asked Questions About Student Health Insurance

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### 1. How much does the insurance cost?

The cost depends on the type of coverage you select – check the insurance brochure. Copies are available at the Student Services Office. Students may download the brochure and enrollment form at FirstAgency's web-site: [www.1stagency.com/college.htm](http://www.1stagency.com/college.htm), click on Prairie State College.

### 2. How do I file a claim?

After visiting your doctor, send a completed claim form along with your itemized bills to First Agency. If you pay at the time of the visit, send in a copy of the check or receipt so you can be reimbursed right away.

### 3. Where do I get claim forms?

Go on-line at: [www.1stagency.com/claimforms.htm](http://www.1stagency.com/claimforms.htm), then click on "college student accident and sickness claim form".

### 4. What if I have an accident?

Seek medical care immediately. They will ask about your health insurance – you will present your insurance card (which you carry at all times). Upon receipt of treatment, follow step #3.

### 5. What hospital should I go to?

You may go to any hospital convenient to you; there are no "assigned" hospitals with First Agency.

### 6. How many classes do I have to take to be eligible for health insurance?

All eligible students need to take at least 6 credit hours to be eligible for the insurance plan.

### 7. How can I pay for the insurance? Can I make payments?

Credit Card, check or money order, premium is due in full at the time you sign up for the insurance.

If paying by credit card, go to [www.1stagency.com/college.htm](http://www.1stagency.com/college.htm) then click on "pay premium" next to the Prairie State College Brochure.

### 8. Will I receive an insurance card? How long does it take?

ID Cards are printed on the student insurance brochure. However, you may also print an ID card online at [www.1stagency.com/college.htm](http://www.1stagency.com/college.htm), then click on "Print ID card" next to the Prairie State College Brochure.

### 09. Is there an enrollment period for this insurance?

Yes, the enrollment period ends 30 days after the first day of school fall semester or 30 days after the start of spring semester. There is no enrollment period for students in a Allied health career program. See the brochure for other exceptions.

### 10. How can I find a doctor that takes this insurance?

Some already work with First Agency and bill you for services – others make you pay "up-front" at the time of service. It is important to call and inquire before you are treated and have a bill.