



*Your health and well-being are important to us, which is why health insurance is required for the duration of your studies. Many of you will automatically be enrolled in our Extension Student Health Insurance plan.*

### WHY DO I NEED HEALTH INSURANCE?

Unlike most countries, health care in the U.S. is not free to the general public. This is why you need health insurance so that if you become sick and need medical attention, your insurance plan will help cover those costs.

### WHAT DOES HEALTH INSURANCE USUALLY COVER?

SERVICE	COVERED?
Doctor visit	Yes
Prescription	Yes
Emergency	Yes
Vision	No
Dental	No

Most plans require a co-pay and/or deductible, which is your payment toward that medical expense.

**Note:** Health insurance varies by provider, so please review the provider's summary of benefits.

### HOW DO I USE MY INSURANCE BENEFITS?

Once you obtain your health insurance card, you should place it in your purse or wallet. You will need to present your insurance card to your health care provider to access your benefits.

### YOUR HEALTH CARE PROVIDER OPTIONS

Depending on the medical issue, here is the medical facility you should visit:



#### URGENT CARE

From cuts and bruises to the common cold, visit Urgent Care for non-emergency medical care.



#### DOCTOR'S APPOINTMENT

For conditions requiring a doctor's guidance, make an appointment with a doctor.



#### EMERGENCY ROOM

For life-threatening medical emergencies only! Call 911 and visit the Emergency Room.