

Mercyhurst University Student Health Plan

Here at Mercyhurst, we offer students an excellent student health insurance plan.

A few key points:

- **All student athletes** are required to have health insurance. If you have health insurance through your family, you must submit your current coverage for approval or purchase the student health insurance plan offered through Mercyhurst University in order to be eligible to participate in athletics.
 - Minimum coverage for Student Athletes:
 - Must cover injuries that occur during participation in intercollegiate athletics.
 - Has limits of at least \$90,000 that includes coverage for sport-related injuries.
 - Offers at least 80% coverage for in-patient and out-patient medical services.
 - Does not have a deductible that exceeds \$2,500 Single / \$5,000 Family.
 - Includes Mental Health benefits.
 - Has a local provider network, allowing for claims to be paid at the highest amount.
 - Does not contain any language limiting coverage on pre-existing conditions.
 - No personal (individual) policies, including travel polices, or Medicaid will be accepted.
- **All international students** are required to have health insurance. If you have health insurance through your family, you must submit your current coverage for approval or purchase the student health insurance plan offered through Mercyhurst University for International Students.

**All international students (who do not have U.S. dual-citizenship) are billed for the plan on their student account. In order to remove this fee, current coverage under a parent or spouse must be submitted and approved by August 1, 2018.*

- Minimum coverage for International Students:
 - Offers at least 80% coverage for in-patient and out-patient medical services.
 - Does not have a deductible that exceeds \$2,500 Single / \$5,000 Family.
 - Includes Mental Health benefits.
 - Has a local provider network, allowing for claims to be paid at the highest amount.
 - Does not contain any language limiting coverage on pre-existing conditions.
 - No personal (individual) policies, including travel polices, or Medicaid will be accepted.
- **All other students** are strongly advised, but not required, to have health insurance. Information about voluntary enrollment in the health insurance plan offered through Mercyhurst University is available at mercyhurst.edu/student-health-insurance.

Additional questions can be addressed by:

Athletes:

Andy Simon-Wambach
Head Athletic Trainer
asimonwambach@mercyhurst.edu
814-824-2259

International Students:

Eric Evans
Director of International Admissions
eevans@mercyhurst.edu
814-824-2478

All Students:

John Patterson
Director of Protective Services
jpatterson@mercyhurst.edu
814-824-2514

Student Plan Coordinator:

Carrie Jaco
HUB International
carrie.jaco@hubinternational.com
814-454-0167
800-777-2524 (toll free)