

## FREQUENTLY ASKED QUESTIONS – StudentCare

**DISCLAIMER:** The below information is general advice and is intended to be used as a guideline only. All claims are assessed on a case-by-case basis and NU-Q can't guarantee that your claim will be successful until StudentCare have assessed it. In all circumstances, claims are assessed according to the appropriate StudentCare policy wording, which states the conditions under which they will pay and will not pay for any reimbursement or compensation under any particular policy. In particular, there are some exclusions to your policy (things StudentCare will not pay for under certain circumstances), so please read your policy wording carefully to avoid disappointment.

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## Frequently Asked Questions - Responses

### ENROLLMENT

**1. Do I have to enroll in StudentCare Insurance?**

**Yes.** StudentCare is mandatory for all enrolled NU-Q students. You must submit your application on or before June 15, 2014 to be compliant with the NU-Q health insurance policy. Failure to comply with this requirement will result in a student record hold. Returning students will automatically be re-enrolled in the policy.

Please remember:

- The cost of StudentCare is entirely NU-Q funded and does not affect your school fees
- Enrollment in the StudentCare insurance plan provides you with adequate medical and travel insurance for university sponsored trips outside of Qatar, as required by Northwestern University policy. Your coverage status will be verified for all university sponsored related travel. If your private travel claims, however, have exceeded the StudentCare policy allowance, you will need to arrange to personally pay an additional premium before you will be given approval to travel on the university sponsored trip.

**2. What do I need to do to enroll in StudentCare?**

To enroll in StudentCare, you need to **fill in the following documents** and hand it in to the NU-Q Counseling and Wellness Office.

1. Application form – completed in capital letters and in English.
2. Photocopy of your national health card (Hamad Card) – front and back or the completed and signed Hamad card application if do not have a Resident Permit
3. Photocopy of the certificate of insurance for any other policy that also covers you – front and back. You may be covered by your parent's/ guardian's policy or you may have your own, so please provide copies of all other health and travel insurance you may have.

**3. When can I enroll in StudentCare? Is there an enrollment deadline?**

Freshmen enrollment is open until June 15, 2014. Noncompliance to the health insurance policy will result in a student record hold, which means you will not be eligible to register for classes. Thereafter, any individual requests for enrollment will be dealt with on a case by case basis, with no guarantee that the enrollment will be processed or accepted.

**4. How long does the StudentCare policy last?**

**One year, with automatic renewal.** Your StudentCare policy is active from the Academic Year in which you joined NU-Q and continues until August 1<sup>st</sup> of the following year, regardless of your student status. Thereafter, the policy is automatically renewed for officially registered students at no additional cost and

## Frequently Asked Questions - Responses

without any additional paperwork. However, there is no guarantee that NU-Q will provide this free service in the future.

**5. Who will know about my enrollment with StudentCare insurance? Does StudentCare share my medical information with anyone?**

**Your information is treated with confidentiality.**

However, to provide adequate services, the following people are privy to information in your:

- Application form - NU-Q Counseling and Wellness Coordinator and administrative assistants in Business and Finance and Student Affairs.
- Claims forms – Medical Provider/s (and their administrative support) and StudentCare staff
- Personal claims file – StudentCare staff primarily. StudentCare may need to share your medical information with other providers in times of emergency treatment.

It is **your** choice whether your parents/guardians/friends/colleagues are aware of your policy with StudentCare.

**6. Who can help me fill out the Application Form?**

Questions about your application, policy benefits, claims and requirements should be directed to **StudentCare**.

Tel. 0064 9309 2119

Fax 0064 9309 4119

Email [claims@studentcareinsurance.com](mailto:claims@studentcareinsurance.com)

Web [www.studentcareinsurance.com](http://www.studentcareinsurance.com)

**Postal address:**

StudentCare Claims  
PO Box 4513  
Shortland Street  
Auckland 1140  
New Zealand

**Courier address:**

412c Lake Road  
Takapuna  
Auckland 0622  
New Zealand

Note: StudentCare are in New Zealand and 8-9 hours ahead of us.

**7. I am under 18 years of age on August 1st; do I have to have my parent/guardian sign the application form?**

**Yes.** For applicants younger than 18 years of age at the start of the policy, a parent/legal guardian must sign the application form. Thereafter, parents/guardians have no interaction with StudentCare or access to medical information unless allowed by the applicant.

**8. Why do I need to submit a copy of my Hamad card?**

**To prove you are a Qatari resident for study purposes.** This ensures you are receiving your complete entitlements under any/all of your medical insurance arrangements.

**9. Why do I need to submit a copy of any other insurance I am covered under?**

**To prevent fraud.** This ensures you are receiving your complete entitlements under any/all of your medical insurance arrangements and that you are not claiming from multiple insurers for the same reason.

## Frequently Asked Questions - Responses

- 10. I am on my parents'/guardian's insurance policy but they live in another country. Can I email a scanned copy (front and back) of the certificate of insurance?**

Yes this is fine.

- 11. What is the difference between nationality and home country on the application form?**

Your **nationality** is the passport you hold. If you hold multiple passports, list all the nationalities.

**Home Country** is the country in which you normally live, which you consider to be your home. This determines the cover under certain sections of your policy, more information can be found in the policy wording document. If this is the same as your nationality please list the country. If this is Qatar, please list Qatar.

- 12. Who can I talk to about getting more information on the StudentCare Plus plan?**

Questions about policy benefits, claims and requirements should be directed to **StudentCare**.

Tel. 0064 9309 2119  
Fax 0064 9309 4119  
Email [claims@studentcareinsurance.com](mailto:claims@studentcareinsurance.com)  
Web [www.studentcareinsurance.com](http://www.studentcareinsurance.com)

**Postal address:**  
StudentCare Claims  
PO Box 4513  
Shortland Street  
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412c Lake Road  
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Note: StudentCare are in New Zealand and are 8-9 hours ahead of us, so it is best to call them in the evening Doha-time and during a Monday to Friday working week.

- 13. What if I change my mind and want to disenroll from StudentCare?**

Disenrollment from StudentCare is not an option. NU-Q requires all enrolled students to be insured under this supplementary private insurance. While you are not obliged to use this insurance, it is mandatory to have it as long as you are an enrolled NU-Q student. Upon graduation or at such a time when you are no longer a student at NU-Q, you will not be automatically reenrolled and your policy will expire on August 1<sup>st</sup>.

## Frequently Asked Questions - Responses

### STUDENTCARE BENEFITS

#### 14. What kind of medical coverage does StudentCare offer?

Please consult the following documents in your information packs:

- Introductory Document
- Table of benefits
- Policy Wording

If you need more information, please consult **StudentCare** directly.

#### 15. I don't understand the information in the Table of Benefits and Policy Wording documents who can help?

Please consult **StudentCare** directly.

#### 16. I need help understanding the travel portion of the StudentCare policy, who can help?

Please consult your information packs or contact **StudentCare** directly for additional information.

Below are some helpful guidelines, but they cannot be guaranteed to be correct for all circumstances, representative of StudentCare policy or the way it is intended. NU-Q and NU will not take any responsibility for any inaccuracy. For accurate information please consult StudentCare directly:

Student Location	Applicable Insurance Benefit (Claims are NOT guaranteed for reimbursement.)
Qatar	- All benefits
Travelling between Qatar and home	- Travel - Financial if applicable (consult policy wording or StudentCare)
In home country for no longer than 3 months	- StudentCare approved pre-arranged medical care - Medical emergency - Financial if applicable (consult policy wording or StudentCare)
Travelling on NU-Q organized trip to Europe or Middle East	- All benefits, does not count within 30 day limit
Travelling on NU-Q organized trip elsewhere (not Europe or Middle East)	- Travel insurance, 30 day limit - 10 (of 30) days maximum in the USA
Travelling on a NU-Q organized residency, internship or other similar program	- All benefits
Travelling on a private trip *	- Travel - Medical emergency - Financial if applicable (consult policy wording or StudentCare)

\*Student to contact StudentCare directly to find out implications on coverage. Student can elect to purchase additional insurance through StudentCare directly. If student's private trips (and subsequent claims) exceed maximum policy benefits, students are financially responsible for adequate coverage for future university organized trips.

## Frequently Asked Questions - Responses

**17. I am going on a university organized trip; do I have coverage through StudentCare?**

**Yes.** The StudentCare insurance policy covers you while you are located in Qatar, first and foremost.

Aspects of the policy also apply when you are:

- a) Travelling between your home country and Qatar
- b) In your home country
- c) On University-related approved trips and
- d) On study abroad, residency, internships and similar programs affiliated with/approved by Northwestern University in Qatar.

You will need to **contact StudentCare** directly with any questions related to the policy and benefits, especially for private travel that is not a), b), c) nor d).

Your coverage status must be checked by the Student Affairs Office for all University-related approved trips and programs (c) and d) (above) before you will be allowed to travel.

If your private travel claims have exceeded the StudentCare policy allowance, you should contact StudentCare directly and arrange to personally pay an additional premium to ensure coverage before you will be allowed to travel on University-related approved trips.

**18. I am going away for a weekend on a personal trip; do I have coverage through StudentCare?**

**Yes.** Please **contact StudentCare directly before you travel**, to see how personal claims may affect your policy coverage.

**19. I am in my home country, do I have coverage through StudentCare?**

**Yes.** Please consult your Policy Wording document and contact StudentCare directly for any additional information.

**20. I am going on a required internship overseas, do I have coverage through StudentCare?**

**Yes.** Please see above answer for university trips and contact StudentCare directly for any additional information.

**21. I have exceeded the maximum policy travel allowance and I need to travel on a university organized trip, what do I do?**

You should contact StudentCare directly to find out implications on coverage. You can elect to purchase additional insurance through StudentCare directly. If your private trips (and subsequent claims) exceed maximum policy benefits, you are financially responsible for adequate coverage for future university organized trips.

## Frequently Asked Questions - Responses

### PROVIDERS AND CLAIMS

#### 22. Which medical providers can I use?

You can use any provider you choose BUT you will pay first and claim later (claims must be in line with policy). The only exception is Al-Ahli Hospital. To check whether a claim will be reimbursed, contact StudentCare about any treatment you plan on having.

Al-Ahli Hospital has direct billing set so you would not have any out of pocket expenses. This entitles NU-Q students to receive 100% free treatment and prescription costs, for allowable claims.

At the time of your appointment you will simply need to complete a direct billing claim form with the medical provider, who will then submit the claim for you.

Any referral for further specialized treatment at a private hospital or specialist should be referred to StudentCare who will speak to the medical provider on your behalf to arrange to have your treatment cost settled directly with the provider.

Please refer to the StudentCare documents or contact StudentCare directly for further information.

#### 23. Do I need to call StudentCare before I go to the doctor?

**No.** However, if you do not wish to pay out of pocket, you may wish to call StudentCare to enquire about the possibility of arranging direct billing with a particular provider, especially if the treatment is planned.

#### 24. Do I have to use Al-Ahli Hospital?

**No.** This service provider has direct billing set so you would not have any out of pocket expenses. This entitles NU-Q students to receive 100% free treatment and prescription costs, for allowable claims.

You are not obliged to use these service providers but the direct billing service has been set up for your convenience. All other providers will ask you to pay them with your own money and you can claim them back from StudentCare later.

#### 25. How do I submit a claim?

Please consult your Claims Guide document and contact StudentCare directly for any additional information.

## Frequently Asked Questions - Responses

### 26. What is direct billing?

When you go to a provider that has direct billing set up, it means that you will:

- Receive treatment
- Fill in a claim form with the provider (detailing the nature of your visit)
- Have no out of pocket expense

The provider will:

- Send the form directly to StudentCare

### 27. Am I covered for prescription medicines?

**Yes**, you can claim for medicine if it has been prescribed by a registered doctor and is obtained from a registered pharmacist. You will need to supply a medical report to support your claim so StudentCare know why the medication was prescribed, so please ask your doctor for one while you're there. Birth control/contraceptive costs are **not** covered under StudentCare policies.

### 28. Does my StudentCare plan cover check-ups or vaccinations?

**No**, routine health screening and preventative medical check-ups are not covered under StudentCare policies.

### 29. WHAT counts as a "pre-existing condition" and will it be covered?

All NU-Q students covered under StudentCare are **covered regardless of any pre-existing conditions**. A

pre-existing condition is any condition for which you have:

- seen a doctor; **or**
- sought advice; **or**
- had or needed any treatment / medication / special diet; **or**
- had signs or symptoms (whether diagnosed or not); **or**
- been aware existed (or was foreseeable)

within the 12 months immediately preceding your application or that were evident prior to the date your policy commences.

### 30. I have an expensive item of personal belongings. Is this covered automatically?

**Yes**. Each item of your personal belongings is automatically covered up to these individual item limits:

US\$1,500, or €1,350, or £900.

If you have an item whose value is higher than these, you can apply to have it covered separately for an additional premium. You are personally responsible for the cost of this additional premium and should contact StudentCare directly for more information.

**IMPORTANT** – StudentCare can only pay claims for items greater in value than the above amounts if they have received the receipt or current replacement valuation, so please make sure you provide one with your claim.



## ***Frequently Asked Questions - Responses***

### ***CONTACTING STUDENTCARE***

#### **31. How do I contact StudentCare?**

Tel.	0064 9309 2119
Fax	0064 9309 4119
Email	<a href="mailto:claims@studentcareinsurance.com">claims@studentcareinsurance.com</a>
Web	<a href="http://www.studentcareinsurance.com">www.studentcareinsurance.com</a>

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## Frequently Asked Questions - Responses

### OTHER

**32. I have lost my student insurance pack, can I get a digital version emailed to me?**

Please contact the **NU-Q Counseling and Wellness Office** to receive a digital version of the student information pack.

**33. Who is StudentCare's underwriter? Who is actually insuring me?**

**InterGlobal Insurance Company.** StudentCare plans are underwritten by InterGlobal Insurance Company Limited which has an AM Best financial strength rating of B++ ([www.ambest.com](http://www.ambest.com)) and is authorized and regulated in the United Kingdom by the Financial Services Authority. More information on the underwriter is available on request or can be obtained at [www.interglobalpmi.com](http://www.interglobalpmi.com).

**34. Can I insure my dependents (husband/wife and children) too?**

**Yes,** StudentCare Family Plans can include your spouse and/or children (or legal wards). Premiums and benefits vary depending on the plan type you choose and on how many family members you want to include on your policy. If you are interested in including family members on your policy, you can contact StudentCare for more information at [enquiries@studentcareinsurance.com](mailto:enquiries@studentcareinsurance.com). You will be personally responsible for any additional premium.

**35. I have a complaint about my policy or a claim I have made. What should I do?**

**Contact StudentCare directly.** If you are in any way unhappy about the service you've received, you should contact StudentCare immediately and let them know as much as possible about why that is. Please also inform NU-Q's Coordinator for Counseling and Wellness.

StudentCare Customer Services  
412c Lake Road  
Takapuna  
Auckland 0622  
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