Week 4: Health and Insurance

Sooner Global Newsletter

Issue 4/20

Issue 4: Health and Insurance

SGN 4 focuses on how to stay insured and healthy in Norman!

In the United States, health insurance coverage isn’t just a good idea – it’s a necessity. Medical care is extremely expensive. A medical emergency, sudden illness, or serious accident could end the educational dreams of an uninsured person. For this reason international students on an “F” or “J” Visa must have health insurance. This issue of SGN will tell you all about how to enroll in the OU Student Health Plan or continue with your coverage from home.

Week 4

• Health Insurance Requirements
• Health: TB tests etc.
Health

+ Student Health Plan and TB Tests

Medical Insurance: A necessity

You must be insured: International students studying on an F-1 or J-1 visa must have health insurance. You have 2 options to meet this requirement:

1. Enrollment in OU Student Health Plan I or II
2. Continue using insurance from an alternate source and apply for a waiver of OU insurance. You must apply for a waiver each semester you are here.

### Option 1
Enroll in OU Student Health Plan

1. Plan I – The “Million Dollar Plan”
   - Pays benefits up to $1,000,000 over the lifetime of your coverage
2. Plan II – The “$50,000 Plan”
   - Pays a maximum of $50,000 per condition

Both plans pay 100% for most services received at Goddard for the student

Prescription medications may be bought from Goddard; co-pay is only $15 per month for generic medicines

To view insurance rates and enroll in either plan visit:
http://hr.ou.edu/studenthealth/International.asp

### Option 2
Apply for a Waiver of OU Insurance

1. What insurance qualifies for a waiver?
   - Health insurance backed by your home country's government
   - Job-based employer health insurance
   - For example, if your parents or spouse work in the United States and have you covered on their employee insurance

Insurance not eligible for the waiver:
   - Travel insurance
   - Private, self-bought insurance

2. Apply at:
http://hr.ou.edu/studenthealth/International.asp

   - Complete a waiver request form
   - Submit proof of other coverage (your health insurance policy, with an English translation, if necessary, including U.S. dollar amounts and dates of coverage)
   - Waivers are only accepted at the times and locations listed on the form
Where can I receive medical care?

**Goddard Health Center** is our on-campus health facility and your primary health care facility.

+ You should always visit Goddard first when you need medical care.
+ If Goddard cannot provide the services you need, they will refer you to a preferred provider.

When Goddard is closed

1. **Go to Urgent Care**: If you are in the Norman area, please visit one of the Immediate Care of Oklahoma locations:
   - Location: 800 NW 24th; Phone: (405) 321-7100
   - Location: 3400 W Tecumseh; Phone: (405) 307-6900
   You must contact Goddard to get a referral within 2 days after your visit; benefits will be greatly reduced if you fail to receive a referral.

2. **Go to Emergency Room**:
   - Use an emergency room only when the illness or injury could cause serious harm to your health without immediate treatment.
   - If you are in the Norman area, please use one of the following facilities:
     - Norman Regional Hospital, NE corner of Robinson & Porter
     - HealthPlex, NW corner of I-35 & Tecumseh
     - Moore Medical Center, 700 S Telephone Road
   You must contact Goddard to get a referral within 2 days after your visit; benefits will be greatly reduced if you fail to receive a referral.
Health Contact Information

OU Student Health Plan Office
For questions regarding enrollment, Bursar billing, and general benefits.

Contact at:
NEL Room 244
Phone: (405) 325-2961
Email: dbenge@ou.edu
hr.ou.edu/studenthealth

Macori Inc.
For questions regarding specific benefits coverage, claims processing, or locating providers outside of Goddard.

Contact at:
Phone: (800) 285-8133
Email: macori@macori.com
www.macori.com/OU

Goddard Health Center
Contact at:
620 Elm Avenue
Phone:
1. For appointments or claims billing
   (405) 325-4441
2. To speak with a referral nurse
   (405) 325-4611, ext. 41102
Goddard.ou.edu

The University of Oklahoma Tuberculosis Testing Policy

This policy requires students who meet any of the criteria below to provide evidence of having been tested for Tuberculosis within the six months prior to attending classes for the first time.

Who Must Comply
• Students currently holding a visa from U.S. Immigration Service
• A U.S. student who has resided outside the U.S. for > 8 weeks continuously prior to enrollment
• Students with a health/medical condition that suppresses the immune system
• Students with known exposure to someone with active tuberculosis disease
The University of Oklahoma Tuberculosis Testing Policy

To comply with the policy you may (choose one):

• Provide a medical record from a physician, clinic or hospital indicating a negative test for Tuberculosis Disease in the 6 months prior to enrollment.

OR

• Provide documentation of a negative chest x-ray in the six months prior to enrollment.

OR

• Provide a medical record indicating successful treatment of TB disease

OR

• Receive a TB blood test at OU Health Services

TB Screening Clinic:

Where: Goddard Health Center