WHERE TO FIND INFORMATION:
WWW.MACORI.COM/OU
Click on: Guide to Understanding the Plan

I. Enrollment Questions: See page 3, under the section titled “How to Enroll”
A. Which Plan is the best Plan?
   RESPONSE: As shown on page 3 of your Guide to Understanding the Plan, under the section titled “How to Enroll” and on page 6 under “Overview of the Student Health Plan”:
   “…OU encourages you to enroll in Plan I, because it pays more of the cost for covered medical care.”
B. Can I upgrade my plan in the middle of a school year? How?
   RESPONSE: Reference page 3 under “How to Enroll" (as shown in Question A):
   “… After you make your election, you cannot change it until the next Plan Year when you renew your coverage”.

II. Waiver Questions
A. What does the waiver mean? Is it a waiver of charge in the Bursar’s Office?
   RESPONSE: Referencing Pages 3 & 4 of the Guide to Understanding the Plan:
   Page 3: “…you may apply for a waiver of coverage (under the OU Student Health Plan) if you have proof of coverage under a job-based employer…plan or… your country’s government health plan.”
   [FORUM NOTATION: Note the alternate Plan must meet all criteria listed and the waiver must be filed as shown on page 3.]
   Page 4: “Paying for Coverage”. International students and scholars on an “F” or “J” Visa:
   If you are enrolled as a student, the Bursar’s Office will automatically bill your account for the cost of Plan II ....”
   [FORUM NOTATION: You may upgrade to Plan I and/or enroll dependents at: www.hr.ou.edu/studenthealth]
B. Are students informed of why they are denied a waiver?
   RESPONSE: Yes, they receive a detailed email to their OU email account.
III. Plan Benefits

Questions:
A. Are surgeries covered?
B. Are accidents covered?
C. What are the benefits under Plan I?

RESPONSE: The Plans include benefits for covered surgeries and accidents. However, it is extremely important that each student read and become familiar with Plan Benefits. The Schedule of Benefits is written in an easy to read format on pages 8-10 in the Guide to Understanding the Plan.

We encourage students to read the entire 14 page Guide and to contact Macori directly either by mail or telephone if they have questions.

IV. Qualifying Events

Referencing page 5 of your Guide to Understanding the Plan and on page 18 of the Plan Documents, both are available at www.macori.com/OU

A. Question: My wife came into the U.S. in the middle of the semester. Can I enroll her now?
B. Question: Can you cancel your plan prior to the end of the semester?

RESPONSE TO A & B: Qualifying events and enrollment must be declared at the Student Health Plan Office within 31 days of the event.

Qualifying Events are defined as follows: birth, adoption, death, marriage, divorce, gain/loss of other insurance coverage ... or International student dependents arrival in the U.S.

V. Question: Where is the Student Health Plan Office located?

RESPONSE: See page 14 of your Guide to Understanding the Plan under the section titled “Important Contacts.” Important numbers and address information are located on this page. The Student Health Plan Office is located at 905 Asp Ave., NEL 244.
Eight Important Facts You Need to Know About the OU Student Health Plan

1. **Both plans contain a pre-existing condition clause.** The pre-existing clause states any diagnosis or treatment a member has incurred in the past 12 months will not have benefits provided for that particular diagnosis or treatment for a period of 12 months following their effective date under the OU Student Health Plan. This includes pregnancy, known or unknown. The pre-existing condition clause does not apply to covered medical treatment provided at Goddard Health Center or prescription drugs.

2. **Treatment must first be sought at Goddard Health Center.** If treatment is sought outside of Goddard, you must obtain a referral within 48 hours of the event. If Goddard is closed at the time, you have 48 hours from the time they reopen to obtain the referral. If a referral is not obtained, you will be subject to a much higher out-of-pocket expense.

3. **Services rendered outside of Goddard are subject to a deductible.** This includes pharmacy as well. The deductible must be met before the plan will pay anything.

4. **Both plans have a maximum pharmacy benefit per plan year.** The $1,000,000 Plan has a $1,250 aggregate maximum benefit while the $50,000 Plan has a $500 aggregate maximum benefit. On both plans, there are certain medications that are not a covered benefit. For more information on medications included and excluded on the plan, contact Catalyst Rx at (888)869-4600. The drug listing is subject to change each policy year.

5. **Medical claims will not be paid until your premium for the Student Health Plan is paid in full.**

6. **International students must have health insurance while they are at the University of Oklahoma.** For information go to: [http://www.hr.ou.edu/studenthealth](http://www.hr.ou.edu/studenthealth). Insurance is listed as a requirement for admission to the University.

7. **How to file a medical claim.**
   A. If treated at Goddard, they will file those charges directly with Macori.
   B. When treated outside of Goddard, you will need to do the following for each new condition:
      a. Complete a claim form online at: [www.macori.com/OU](http://www.macori.com/OU)
      b. Send Macori your itemized bills and a copy of your Goddard referral.

8. **ID Cards are available as follows:**
   A. When you enroll online at: [http://www.hr.ou.edu/studenthealth](http://www.hr.ou.edu/studenthealth)
      A card is available for print on the confirmation page, and a link to the card is on the Confirmation of Enrollment emailed to you.
   B. A permanent ID Card is mailed to the address provided on your enrollment.
   C. An ID card may be printed from: [www.macori.com/OU](http://www.macori.com/OU)