

## **Insurance**

All degree-seeking students are required to be covered under medical insurance and to provide proof of adequate coverage to the Business Office and Student Health Services. The College offers a student accident and health plan. The premium is billed with first semester fees. Students furnishing proof of comparable or better coverage with another carrier to Student Health Services and completing a waiver form and returning it to the Business Office before registration of the first enrolled semester of each academic year may be granted an exemption. All students must file acceptance/ exemption forms with the Business Office annually. Failure to do so will result in automatic participation in the College medical plan. International students are required to carry the international student health plan offered through the College unless they furnish proof of comparable or better coverage with another carrier to the Student Health Services and complete the waiver form and return it to the Business Office prior to registration for the first semester of the academic year. St. Andrews student athletes must carry primary insurance, as the College provides only a secondary policy for athletic participation. The primary coverage may be the College health plan.

The College sponsored student health plans function with a referral by Student Health Services to a provider and require minimal co-pay for physician visits and prescriptions. The medical provider files all insurance claims, thus making this a very user-friendly system for students. Students may elect to use any provider, with a deductible and student responsibility of filing claims. Insurance claim information assistance and forms are available in the Student Health & Wellness Center.

The College does not assume responsibility for a student's personal belongings located on College property. Students are urged to obtain insurance, if not covered under a parent's policy, to ensure that personal property is covered for damage or theft while on campus.