

HOWARD UNIVERSITY

STUDENT INJURY & SICKNESS INSURANCE PLAN

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Frequently Asked Questions (FAQ)

Q: How do I know if I am covered by the Student Injury & Sickness Insurance Plan? A: All full-time students enrolled in a degree program at Howard University are automatically covered by the Student Injury & Sickness Insurance Plan. If you are a part-time student, you may be eligible for coverage. For more information, please contact the Student Health Services office.

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COMMON INSURANCE PROBLEMS

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Q: If a student is referred to Howard University Hospital and they cannot provide the treatment or service and the student is referred to another provider, how is this covered by the insurance?

A: The Student Injury & Sickness Insurance Plan covers medical services provided by Howard University Hospital. If a student is referred to another provider, coverage is provided for services that are medically necessary and covered under the plan. For more information, please contact the Student Health Services office.

Q: What are the in patient benefits for maternity?

A: The Student Injury & Sickness Insurance Plan covers inpatient maternity services provided by Howard University Hospital. Coverage includes hospitalization, surgery, and other medical services. For more information, please contact the Student Health Services office.

Q: How do I pay for dependent coverage? How can I make sure that my dependent payment/coverage has been processed?

A: Dependent coverage is available for students with dependents. Payment for dependent coverage is made through the Student Health Services office. To ensure that your dependent's coverage has been processed, please provide the necessary information and documentation to the Student Health Services office.

Q: Is there insurance coverage after graduation?

A: The Student Injury & Sickness Insurance Plan provides coverage for students who are graduates of Howard University. Coverage is provided for a period of time after graduation. For more information, please contact the Student Health Services office.

