



EMORY  
UNIVERSITY  
SCHOOL OF  
MEDICINE

# HEALTH INSURANCE INFO FOR INTERNATIONAL STUDENTS 2005-2006

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## Health Insurance for International Students - 2005

The cost of quality medical care in the United States is very expensive. Without medical insurance the cost of treatment for an illness or an injury resulting from an accident can be devastating. Indeed, receiving treatment is difficult if you do not have health insurance.

Medical insurance is mandatory for all students enrolled in the School of Medicine. International students in the School of medicine must purchase the Emory University Student Health Insurance Plan (offered by Aetna/The Chickering Group).

If you do not purchase the Emory plan prior to enrollment, you will be automatically enrolled in the Emory plan. The charge will be placed on your student account, and you will be billed by the bursar's office. When enrolling in the Emory health insurance plan, you will be enrolled in a plan for annual coverage, but for students beginning their program in the summer, you will be enrolling in this plan during the last half of the 2004 -2005 Emory plan year. You will only be charged for coverage for that semester, so please note that you will need to enroll AGAIN during the fall, so that you can purchase coverage for the 2005 -2006 Emory plan annual coverage.

Please be aware that the Emory plan meets, and in most cases exceeds, the required coverage minimums. In addition, the Emory plan has no pre-existing limitations or exclusions. For more information about the 2004-2005 Emory plan (information about the 2005-2006 plan will be available in Summer 2005), visit the Student Health Services website at [www.emory.edu/UHS](http://www.emory.edu/UHS) and click on Fees/Insurance. To read the 2004-2005 plan brochure, go to [www.chickering.com](http://www.chickering.com), click on Student Connection, choose Find Your School and enter Emory University. You will need Adobe Acrobat Reader to view the 2004-05 brochure. (The 2005-06 Emory/Aetna policy brochure will be available on line and will also be mailed to all Emory students this summer.)

You will be using the MedBuddy-U system, a web-based communication system that meets all federal privacy (HIPAA) standards and also allows students to schedule appointments, request medication refills, communicate directly with EUSHS healthcare providers and have on-line medical EasyVisits.