

Virginia Tech Carilion School of Medicine (VTCSOM)

Policy: Health and Disability Insurance
Subject: Student Affairs; Enrollment Management
Administrator: H. Reynolds
Rev.: 3
Original date: 11/7/2013
Revision dates: 11/16/2015, 10/06/2016

1 Purpose

VTCSOM requires all medical students have adequate valid medical insurance to cover emergencies and common medical problems that might occur during their educational training period.

2 Policy

Health Insurance

(As per LCME 12.6 Narrative Response) - Acceptable medical insurance is mandatory for all students and must be documented at matriculation, and then annually with the Office of Enrollment Management. If a student already has a health insurance plan in effect through their family's major medical policy or private insurance agency, they will be able to keep it. When determining the acceptability of coverage, the AAMC recommendation for minimal coverage is used as a guide. It is recommended that students get annual benefit coverage of at least \$100,000.00. Coverage must include the entire academic year, including breaks, regardless of the student's terms of enrollment. The policy must provide continuous coverage for the entire period the insured is enrolled as an eligible student.

All students are eligible to participate in the Virginia Tech Aetna Student Health Plan.

The Aetna Student Health Insurance plan covers most services of standard medical insurance policies including prescription drugs, emergency room expenses, laboratory testing and dental care (for an additional annual fee of \$332.00) with a deductible and co-pay. The annual coverage period for the Virginia Tech Aetna Student Health plan is August 1 to July 31. The Plan is underwritten by Aetna Life Insurance Company (Aetna). The exact provisions governing this insurance, including definitions, are contained in the Certificate of Coverage issued to Virginia Tech and may be viewed online at www.aetnastudenthealth.com. If any discrepancy exists between this Benefit Summary and the Certificate, the Certificate of Coverage will govern and control the payment of benefits.

Students are notified as to when Aetna's annual open enrollment begins. Students are notified to enroll online or obtain an enrollment application for voluntary coverage. Students need to log on to www.aetnastudenthealth.com and search for VTCSOM, then click on Enroll to download the appropriate form. Students are then responsible for submitting an annual Health Insurance Choice form, along with a copy of their insurance card, to the Office of Enrollment Management documenting their coverage.

Disability Insurance

VTCSOM students receive disability insurance as part of their tuition and fees. Students will be enrolled in a disability insurance plan to cover disability issues during their education.

The Guardian Life Insurance Company provides a disability insurance package to cover all enrolled medical students. The availability of this is addressed as a policy in the student handbook. Students have access to the handbook and are made aware of the availability of the insurance at orientation.