June 19, 2014

Re: Mercer University Student Health Insurance Program

Students and Family Members

We in the Mercer community are concerned that an increased number of our student’s education is being temporarily or permanently interrupted due to the high cost of health care. Unfortunately this is occurring because some of our students do not have health insurance. The high cost of health care in the United States presents a serious health and financial risk to our students and their families. We recognize the need for students to have health insurance. They should have primary health insurance maintained through a family or individual plan.

If you or your student does not presently have health insurance it is important that you secure coverage as soon as possible. Your individual or family plan should meet the following minimum requirements:

- Annual Plan Deductible of no more than $5,000;
- Coverage of injuries stemming from participation in intramural sports;
- Plan must provide an Aggregate Maximum benefit of at least $500,000;
- Plan must provide coverage for Mental Health & Substance Abuse;
- Prescription drug benefits;
- Plan must unlimited number of office visits per policy;
- Plan must have adequate coverage selection of providers, including a participating hospital in the Mercer University college area. Coverage for urgent or emergency care only is not sufficient.

**NOTE:** International students on a J-1 or J-2 visa must be insured with a plan that includes a benefit of $10,000 for medical evacuation and $7,500 for repatriation benefit.

The university has made an arrangement with Core Management Resources to provide student health insurance. Specific information can be obtained at https://studentplan.corehealthbenefits.com/mercer or by calling 888-741-2673(CORE) or 478-741-3521

Mercer has a “hard waiver” policy which automatically enrolls and invoices the coverage to each student. If the student carries their own primary insurance or is covered under their parent’s insurance, the student is able to “waive” the university sponsored program but must do so each semester/or session before the articulated deadline.
Mercer offers you access to basic health care services, while on campus and enrolled as a student. The Student Health Center is the primary provider of these services. It is staffed by registered nurses; a physician sees patients during scheduled clinic hours. Healthcare is provided for minor illnesses and injuries, allergy injections, immunizations and health education. You are first seen at the Student Health Center, and then are either treated or scheduled to see the physician.

If referred to Mercer Health Systems or other providers in the community, you will be billed for the services. Expenses not covered by your health insurance (co-payments, deductibles, coinsurance, etc.) are your responsibility. General medical information, Mercer’s immunization policy, and student health form are available on the Student Health Center Website at:
http://studentaffairs.mercer.edu/studenthealthcenter/

IF YOU ARE SICK/INJURED AND THE STUDENT HEALTH CENTER IS OPEN:
Visit as early in the day as possible, so you can be treated as efficiently as possible by the nurse or during the next scheduled clinic or referred as needed.

IF YOU ARE SICK/INJURED AFTER-HOURS:
1. Call 911 or 2911 on campus for life-threatening emergencies.
2. Otherwise, if treatment cannot be delayed until the Student Health Center or Mercer Health Systems is open, call the answering service at (478)301-4111 and you will be instructed on where to go. If you go to the Emergency Room (The Medical Center of Central Georgia is the nearest facility) you should take your primary insurance information with you, and report the visit to the Student Center within 48 hours.

Import Phone Numbers
- For emergency assistance related to student illness or injury, contact Mercer Police (478)301-HELP (4357)
- For questions concerning Student Health Center services, hours of operation, billing and clinical operation, contact Student Health Center (478)301-2696
- For questions pertaining to the university sponsored student health insurance plan, enrollment, or premiums, eligibility, benefits and status of claims, contact Core Management Resources (888-741-2673) or visit their Webpage at https://studentplan.corehealthbenefits.com/mercer
- For all other questions or assistance, contact Student Affairs (478)301-5335

Sincerely,

Stephen R. Brown, Ed.D.
Associate Dean for Student Services