

VCOM Health Insurance and Primary Care/OMM Services – Frequently Asked Questions and Answers

Who is VCOM's insurance carrier?

Aetna Student Health (ASH)

How much does the VCOM health insurance plan cost?

There is no additional cost for the student.

What if I want coverage for my spouse or dependent?

You may sign up at: <https://app.hsac.com/EdwardVia>. The plan administrator will assist with your questions. Spouses and dependents are not eligible for the Tiered assistance with the deductible outlined below. VCOM does not cover the cost for spouses or children.

What is the deductible for the VCOM health insurance and what are my out of pocket expenses for VCOM's medical plan:

The plan deductible for medical expenses is \$5,500. The out of pocket is \$6,350. After the deductible is met, the plan covers 100% of eligible medical expenses. See the website:

<https://app.hsac.com/EdwardVia>. To assist students in covering costs up to the deductible, VCOM has three tiers of assistance for medical expenses.

Tier One: In the VCOM Cost of Attendance, students are budgeted for \$250. So, basic co-pays and medical expenses, dental or vision expenses up to that amount are accounted for in the VCOM cost of attendance financial aid. VCOM also pays for a set number of primary care visits at APCA/Palmetto Health Service where the student is responsible for a small co-pay only.

Tier Two: \$251-\$2,300. Students pay fees and out of pocket expenses for this amount. Students may request additional loan money for eligible expenses. Eligible expenses are those that the plan would cover if the student had met the deductible. Students need to file a claim with Aetna Health Services and also submit the required forms to the Office of Financial Aid for reimbursement.

Tier Three: \$2301-\$5,500. VCOM has established a health care fund to reimburse students for eligible expenses in this tier. Students, whose medical expenses exceed \$2,300, should apply to file a claim with Aetna Health Services in order to get their Explanation of Benefits (EOB) so that they can submit the required forms to the Business Office for reimbursement.

What is covered for Tier Two and Three?

Tier Two and Three are subject to the same types of services covered under your health plan and do not allow such things as elective cosmetic procedures, etc. See the Aetna Summary of Benefits for more information.

What if I have an emergency where I incur medical expenses that are not covered in the above? (This includes denied claims by Aetna Health Services and expenses for non-preferred providers when out of the country or for an absolute emergency situation)

VCOM has an emergency loan fund where you may qualify to borrow funds until the next financial aid disbursement. Contact the Office of Financial Aid for details. Please note the emergency fund is different than the health fund.

What Primary Care services will be available to me?

VCOM has contracted with a local primary care practice where you will have a set number of primary care visits where you only have a small deductible. To be eligible, however, you must complete the first health and wellness physical. This will be available for you to be scheduled during Block 1 or 5. In addition, this physical introduces you to the new approach to medicine that focuses on health and wellness as a learning event for you.

The ASH insurance plan provides this free physical each year – and a wellness plan for you while you are a medical student.

Vaccinations included as essential benefits will be covered in full whether they are received as part of the first health and wellness physical or at another visit. But, if a student has a visit that is not his/her health and wellness physical and receives the vaccines at that visit the office visit is subject to the annual deductible and coinsurance even though the vaccine will be covered.

What OMM services will be available to me?

As we are an osteopathic college, VCOM will provide one free osteopathic structural exam and one free follow-up treatment in a designated (affiliated) OMM clinic if you participate in the student health clinic benefit.

Am I required to have a physical each year to be eligible?

Yes, you must be fully engaged in the Health and Wellness plan to participate in the student health clinic benefit at APCA or Palmetto Health Services.

How do I access the primary care services in Virginia?

Contact Academic Primary Care Associates at 540-443-7180. Additional information is also available at www.vcom.edu/services/healthcounseling.html.

How do I access the primary care services in the South Carolina?

Contact Palmetto Health Services at 864-614-7229. Additional information is also available at www.vcom.edu/services/healthcounseling.html.

How do I access the primary care services if I am doing rotations in other states?

Students may still see physicians at APCA or Palmetto Health Services when they come to town as OMSIII or IVs. A list has been compiled for primary care and counseling services in VCOM core areas for

student convenience; however, the primary care visits are not funded by VCOM outside the local community. Health plan fees apply: <http://www.vcom.edu/services/healthcounseling.html>

What if I decide I do not want VCOM's health insurance plan?

You need to contact Gwen Houston (Virginia) or Lindsey Ridgeway (Carolinas) with information on the plan you have in lieu of the VCOM plan and to be sure "not enrolling" is the right choice for you. You must also sign a "Choice not to Enroll in VCOM's Health Insurance Program" not to be a participant and submit that to the Registrar. Proof of alternative insurance is required to be submitted every 3 months. Since VCOM's plan is a group plan for all eligible students, even if you elect to not participate there is not an impact on tuition funds.

My parents or spouse have me listed on their health insurance policy. Shall I tell them to keep me on their plan or discontinue coverage?

It is your choice if you wish to utilize both plans. Often, even if you have another plan, having two plans is beneficial so consider carefully if you want to choose not to enroll in VCOM's Health Insurance Plan; in many cases the benefits of having this plan as a second plan outweigh any inconveniences in filing.

Are vision or dental coverage provided?

Limited dental/vision services are available, as the VCOM plan is strictly a health plan. Students may choose on their own to participate in Aetna's Discount Dental/Vision Plan for a cost of \$29.00 per year (operating on for 9 months: September to May). See the Health and Counseling website for more information. www.vcom.edu/services/healthcounseling.html

Additionally, insurance plans are available for dental and vision on your own. One such plan is sponsored by the Student Osteopathic Medical Association (SOMA) and the company has agreed to allow our students to enroll on their own even if they do not carry their medical insurance plan. Contact: www.somainsurance.com or soma@mminsurace.com.

Are prescription medications covered under the VCOM health insurance policy?

The prescription benefit has a deductible of \$800 and after that, pays 60% of the negotiated charges at preferred pharmacists. To maximize your benefits be sure to use a preferred pharmacy: <http://www.aetna.com/docfind/jsp/rdIndex.jsp>

Please see page 11 of the summary of benefits.
https://app.hsac.com/files/documents/38_1406734325.pdf

Are behavioral health and substance abuse counseling services available?

Please see pages 9 and 10 of the summary of benefits
https://app.hsac.com/files/documents/38_1406734325.pdf for coverages available through ASH.

You should also refer to the 24 hour and off campus counseling services that VCOM provides separate from the health plan: <http://www.vcom.edu/services/healthcounseling.html>. Alternative counselors are available by contacting the Office of Student Services.

Additionally, at the above link, there are counselors located within the area of our clinical sites.

As a fourth year, when will my coverage expire?

Your coverage will continue through the end of June.