SCAD International Student Health Insurance Policy
Health care in the United States is largely a private industry. In contrast to the governments of many other countries, the U.S. government does not provide free, universal medical coverage to its citizens. Thus, medical care in the United States is very expensive; a short stay in the hospital can cost thousands of dollars, while a simple visit to the doctor's office can cost hundreds. Individuals must make their own plans for dealing with health care issues. Students can protect themselves from the high cost of health care by obtaining health insurance.

SCAD requires all international students (F-1 visas) to maintain adequate health insurance coverage for the entire academic year. Students should be prepared to purchase the college policy that automatically will be placed on their bill if an alternate plan is not approved two weeks before the beginning of the first quarter. All international students must provide proof of adequate health insurance.

Students who wish to use their own coverage must mail or fax to the ISSO a complete copy of their insurance policy, as well as a completed International Student Insurance Waiver form, at least two weeks before classes begin. The policy must clearly indicate that it covers 80 to 100 percent of health care costs and is valid for at least one academic year. The policy must cover $50,000 per illness or injury, as well as pregnancy, provide $10,000 for repatriation and $25,000 for medical evacuation. See the International Student Insurance Waiver form for specific information. All policies are subject to review and approval by the ISSO.

Procedures
Savannah students should call the student health clinic (300 Bull St., Suite 102, inside the DeSoto Hilton) at 912.231.9956 for nonemergency sickness. A nurse practitioner is available for scheduled appointments Monday-Friday, 9–11:45 a.m. Walk-in patients are seen Monday–Friday, 1–3:30 p.m. If you have the health insurance policy that the college distributes, you must complete a claim form signed by the nurse practitioner at the student health clinic. You are responsible for 10 percent of the billed charges. Once the form is complete, send it to the address on the claim form along with any receipts for prescriptions. If you carry an alternate health insurance policy, contact your company directly to identify its claim procedures. Atlanta students should make an appointment with a doctor for nonemergency sickness.

If you see a doctor from the SouthCare Provider Network, you will have to pay 10 percent of charges plus a deductible. If you see a doctor who is not a member, you will have to pay 30 percent of charges. See the health insurance brochure, which will be mailed to you after you begin classes, for more information. Memorial Health University Medical Center, Candler Hospital and Piedmont Hospital are all part of the SouthCare Network.

If you are experiencing an emergency, call 911 for an ambulance. For nonemergency transportation to a doctor's appointment, call the college's transportation service at 912.525.RIDE (7433) in Savannah or 404.253.3472 in Atlanta between the hours of 9 a.m. and 5 p.m. If you need assistance outside of these hours, call college security at 912.525.4500 in Savannah or 877.832.6772 in Atlanta.

Read your health care policy carefully to see what it does and does not cover. If a health care procedure is not covered by the policy, you may still visit the student health clinic and pay a $45 office visit charge plus reduced-rate lab fees. If you have any questions regarding health care or insurance, call the ISSO at 912.525.7302 in Savannah, 404.253.3254 in Atlanta or T.W. Lord and Associates directly at 800.633.2360.

Disclaimer
If you choose to accept the health care policy that SCAD offers, you must pay the cost of insurance for one whole calendar year. If you will graduate and wish to terminate your coverage, contact the ISSO for procedures. This can only be done after you have completed all of your classes.

If you are registered for your thesis class or an internship, you must have health insurance coverage.

Health Insurance Charges
Academic year 2007–08
Beginning fall quarter 2007: $803
Beginning winter quarter 2008: $537
Beginning spring quarter 2008: $399
Beginning summer quarter 2008: $202

International Student Services Office
Savannah
Habersham Hall
235 Habersham St.
Phone 912.525.7304 · Fax 912.525.7305 · isso@scad.edu

Atlanta
Student Resource Center
1600 Peachtree St.
Phone 404.253.2700 · Fax 404.253.3466 · isso@scad.edu

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