

Does Your Student Health Insurance Make The Grade?

(NAPSA)—A growing number of colleges and universities have instituted a new requirement—student insurance.

However, when they attempt to comply, some students find that the insurance plan offered by their college may be less than adequate or that they are no longer eligible for coverage under their parents' health plan. Others find that their school is outside the HMO or PPO region or their parents' plan.

An alternative is purchasing insurance coverage through a plan designed specifically for college students.

When selecting such a plan, it's wise to compare the cost of a college-sponsored plan against other policies and to find one that's really designed to fit a student's lifestyle. You might be surprised to learn that a college-sponsored plan isn't necessarily the most affordable or comprehensive coverage available. What's more, the plan should accommodate travel and stay in place should a student transfer to another school. Also, the coverage should be in place year-round, not just during the school year, and be priced to fit a student's budget.

Experts say one policy that fits these criteria is Student Select from Assurant Health. This permanent, renewable, individual medical insurance plan is designed specifically for college students under the age of 30. Students must be under the age of 30 when they apply but they can keep renewing the plan when they



When shopping for insurance for a college student, look for a plan that stays in place year-round, not just the school year.

are no longer in college and keep it up to the age of 65.

Since the policy is not an HMO plan, you can visit the doctor or hospital of your choice. No referrals are needed, no non-network penalties are incurred.

The plan can be paid for on an annual or semiannual basis. The company offers two convenient payment methods of credit card or personal check. Both the annual and semiannual payment options are available with the credit card payment method.

If you are not satisfied with the plan, you can return the contract within 10 days of delivery for a refund. If a cancellation request is received after the 10-day period, a prorated refund will be provided as described in the contract.

To learn more, visit the Web site at www.studentselect.com or contact your independent insurance agent.