



Why does NIU offer a student health insurance plan?

Medical care costs are a significant factor in the expenses students are likely to incur while they attend college. In 1984, following guidelines established by the American Health Association, NIU's Board of Regents created a requirement that students have adequate personal health insurance or be covered under a Student Health Insurance plan. Assisting our students with their health care needs and costs throughout their academic years is important to Northern Illinois University.



When are students enrolled in the NIU plan?

Northern Illinois University automatically bills all students enrolled in 9 or more on-campus hours, all students studying abroad, and all international students. Students enrolled in at least 6 credit hours may enroll in the plan by completing an enrollment form.



Why should students keep the NIU plan if they have other health insurance?

Not all insurance plans work in the DeKalb area. You should check to make sure that your insurance works here. Students with a large family deductible may benefit by keeping the NIU plan. If a student is also covered under another insurance plan, we will pay as secondary to cover unpaid balances and deductibles on covered medical expenses.



How does the NIU plan work for students?

The NIU plan covers a student 24 hours a day, worldwide. If this is the only coverage a student has, we are the primary coverage. If the student is also covered under another health insurance plan, we will pay as secondary benefits.



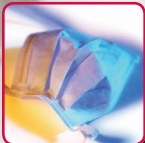
If I lose my other insurance during the school year, can I sign up for the NIU plan?

Yes, you would have to fill out an enrollment form. Bring the form and proof that you have lost your primary insurance to our office. We will bill your bursar's account. The insurance fee is not pro-rated.



Can I go to my own doctor?

Yes, you can. If the provider is part of our insurance network, you will have lower out-of-pocket costs for covered medical expenses. This simply means that, if you go to a doctor or hospital in the network, it will cost you less than if you go to a doctor or hospital not in the network. However, the NIU plan will cover you even if the doctor is not in our network.



What does the NIU plan cover?

Student Health Insurance will coordinate your benefits after the deductible is paid. The plan pays 80% for in-network claims. Full details of the plan coverage can be found at www.niu.edu/shi



If I have other health insurance, can I cancel/waive the NIU plan?

If your health insurance plan meets our minimum requirements, you can request a waiver out of the NIU plan. The online waiver request form is available as of July 8, 2013. A fall waiver is good for one year; students must waive annually. For more information, visit www.niu.edu/shi. The deadline to complete the waiver is September 6, 2013.



How do I know that I have been billed for the NIU plan?

When you are billed for the NIU student insurance plan, we send an e-mail to your NIU e-mail account letting you know that you've been billed. The fee for the insurance is put on your bursar's account under Term Account Detail.

IMPORTANT DATES

Insurance Waiver Period

Begins: July 8, 2013

Ends: September 6, 2013

Fall 2013 Insurance Policy

Begins: August 16, 2013

Ends: December 31, 2013

Spring 2014 Insurance Policy

Begins: January 1, 2014

Ends: August 14, 2014

For more information

go to:

www.niu.edu/shi

or call:

815-753-0122

The Student Health Insurance office is located on the 2nd floor of the Health Services building, at the corner of Lucinda Avenue and Wirtz Drive.

Northern Illinois University is an equal opportunity/affirmative action institution.

Student Health Insurance

Frequently Asked Questions



Northern Illinois University

*Division of Student Affairs
& Enrollment Management*