

**UNIVERSITY OF NEW MEXICO  
INTERNATIONAL STUDENTS & SCHOLARS  
FREQUENTLY ASKED QUESTIONS**

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**Q. *Am I required to enroll in this insurance plan?***

A. In an effort to ensure that international students maintain adequate financial resources to complete their education and have access to medical care, all students holding F and J visas are required to have health insurance. You must either enroll in the Student Health Insurance offered by the University of New Mexico or provide proof of alternate coverage to the Office of International Programs and Studies.

**Q. *How/where do I pay for the insurance?***

A. Coverage may be purchased online at [www.macori.com/UNMI](http://www.macori.com/UNMI), by completing and remitting the enrollment form and remitting corresponding premium or by visiting Student Health & Counseling on campus prior to the semester enrollment deadline.

**Q. *Can this insurance cover my spouse and/or children?***

A. Yes, dependent coverage may be purchased online at [www.macori.com/UNMI](http://www.macori.com/UNMI), by completing the enrollment form and remitting corresponding premium or by visiting Student Health & Counseling on campus prior to the semester enrollment deadline.

**Q. *What does this insurance cover?***

A. This plan is designed to provide benefits for basic medical expenses, including medical evacuation/repatriation, which arise from an accidental injury or sickness occurring during the policy period. There are some circumstances in which medical bills may not be covered. We recommend that students read the brochure thoroughly, as it contains detailed information on the services that are covered and excluded. Specific questions may be directed to Macori.

**Q. *What is the policy number?***

A. The policy number is CHH0067512.

**Q. *What is my membership ID number?***

A. Your college ID number.

**Q. *What is the policy effective date?***

A. The policy becomes effective at 12:01 a.m. on \*August 22, 2011. Students enrolling for the Fall semester will be covered on August 22, 2011 or the date premium and enrollment form are received by the Company (or it's authorized representative), whichever is later.

*\*August 23, 2011 for students maintaining continuous coverage from the previous policy year.*

**Q. *What is the policy expiration date?***

A. The policy year will end at 11:59 pm. on August 21, 2012.

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**Q. *How does the Accident and Sickness Plan work?***

A. The Student Accident and Sickness Insurance Plan is endorsed by the University in order to provide basic medical coverage to eligible students. The plan covers injury and sickness expense including hospital room and board, emergency outpatient care, lab and x-rays, inpatient and outpatient surgical procedures, and physician's office visits. Coverage is subject to the limitations and provisions of the policy. Please refer to the brochure for exclusions and limitations. Brochures are available on campus and at [www.macori.com/UNMI](http://www.macori.com/UNMI).

**Q. *Do I have to get a referral before going to a health provider outside of Student Health & Counseling?***

A. Insured students are not required to use Student Health & Counseling (SHAC) to receive benefits available under the Student Health Insurance Plan. However, the \$100 deductible is waived if a referral is obtained prior to seeking care from an off-campus medical provider and fees for medical services performed at the SHAC are typically much less than off-campus providers.

**Q. *May I go to any health care provider?***

A. Yes. However, students seeking care from Student Health & Counseling prior to seeking care from an outside provider will have their \$100 deductible waived.

**Q. *Am I covered for a Pre-Existing Condition?***

A. "Pre-Existing Condition" is a Sickness or related condition which was contracted (began), diagnosed/treated or that medication was prescribed for within the 12 months prior to your Effective Date (the date you enrolled in the UNM International Plan).

Pre-Existing Conditions are excluded until you have been covered for 12 consecutive months.

**Q. *Is there a deductible?***

A. Students have a \$100 deductible per Accident/Sickness, not to exceed \$500 per insured per policy year. However, the deductible will be waived for services received at Student Health & Counseling and/or for services resulting from a SHAC physician-issued referral. Covered dependents have a \$200 deductible per Accident/Sickness, not to exceed \$500 per insured per policy year.

**Q. *Where and when will ID cards be distributed?***

A. A permanent ID card will be mailed to you. You may also download a temporary ID card from [www.macori.com/UNMI](http://www.macori.com/UNMI). Please carry the ID card at all times. You will be asked to present it whenever you receive medical care.

**Q. *What if I leave University of New Mexico?***

A. After a student attends classes for 31 days, coverage will be in effect for the full period for which premiums were paid. Therefore, if an insured student leaves UNM after 31 days, a refund will not be issued. Coverage for an insured student entering the armed forces of any country will terminate as of the date of such entry. Those insured students withdrawing from the school to enter military service would be entitled to a pro-rata refund of premium upon the Company's receipt of their written request and documentation.

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**Q. *When I receive services, how and where do I submit my bill?***

A. Attach copies of your bills, receipts and SHAC referral (if applicable for students) to a completed Company Claim Form and \*mail to Maksin Management Corp, P. O. Box 2567, Spring, TX 77383. Only one claim form is needed per accident or sickness per policy year. Subsequent bills for follow-up care may be mailed to Maksin Management Corp without a claim form. Simply indicate your student ID number and/or date of birth and that you are a UNM International student.

\*Company Claim Form submission is available online at [www.macori.com/UNMI](http://www.macori.com/UNMI).

**Q. *Does the plan cover me when I am off campus or during semester breaks or summer vacation?***

A. Yes, insured students/dependents are covered for eligible expenses whether on campus or traveling worldwide.

**Q. *Who do I contact if I have questions about benefits or need to check status of my claim?***

A. Maksin Management Corp has a dedicated customer service team available. Toll-Free: 1-800-285-8133 or by email at [macori@macori.com](mailto:macori@macori.com). Students may also obtain benefit information, check claims status and verify premium online at [www.macori.com/UNMI](http://www.macori.com/UNMI).

**Q. *Does the United States provide socialized medicine?***

A. No, the United States does not provide socialized medicine.