

**2007-2008 Mandatory Student Health Insurance Program**  
**Armstrong Atlantic State University**  
**(Updated 7/23/07)**

**I. Introduction**

The Board of Regents of the University System of Georgia has contracted with Pearce & Pearce, Inc. to provide student health insurance effective Fall Semester 2006. All 35 Institutions of the University System of Georgia are required to participate in the USG student health insurance program and use Pearce & Pearce, Inc. as the vendor for student health insurance. For more information about Pearce & Pearce, Inc., students are encouraged to visit their web site at:

<https://www.pearceandpearce.com/PearceSite/Schools/GA/AASU/>

**II. What Students are affected for the 2007-2008 academic year?**

The following groups of AASU students will be required to have health insurance:

***Mandatory Groups:***

- Undergraduate and Graduate International Students holding “F” or “J” visa status.
- Undergraduate and Graduate Students enrolled in academic programs that require proof of health insurance.
- Graduate Students receiving Qualified **Graduate Assistantships**(New for 2007-2008)
  - **Graduate Assistants:** Those students who hold any type of graduate assistantship of at least 1/3 time. This includes general graduate assistantships, teaching assistantships, laboratory assistantships, and research assistantships, regardless of the source of funds; as well as Graduate School Assistantships and Graduate Recruitment Opportunity (GRO) assistantships.

**III. What is the cost for the Mandatory Plan and how do I pay?**

The health insurance cost for the **mandatory plan** is listed below by category. Students under the mandatory plan will automatically be billed and assessed the insurance premium on a semester basis through the student billing system. Students may also purchase health insurance coverage for their spouse and children for an additional premium through the Pierce and Pierce web site. **Spouse and children premiums are paid directly to Pierce and Pierce,**

A student in one of the mandatory categories who already has health insurance may be approved for a waiver from the **USG student insurance requirement** by submitting required information to the insurance vendor, Pearce & Pearce, Inc. at the company web site (See **Waiver Process** below). If you are approved for the waiver, charges for the mandatory insurance will be removed from your student master bill and a refund given if premium paid prior to waiver approval.

**Costs**

- ***Graduate Mandatory Student Plan***
- Rates for Fall Semester: \$386.00 Rates for Spring/Summer Semester: \$509.00
- ***Undergraduate Mandatory Student Plan***
- Rates for Fall Semester: \$358.00 Rates for Spring/Summer Semester: \$472.00
- ***Voluntary Student Plan (all students who are not part of the mandatory groups)***
- Rates for Fall Semester: \$419.00 Rates for Spring/Summer Semester: \$551.00

**IV. I already have health insurance. How can I be considered for a waiver from the Mandatory plan?**

Students wishing to be considered for a waiver of the USG student insurance requirement must fill out the insurance waiver online by going to:

<https://www.pearceandpearce.com/PearceSite/Schools/GA/AASU/>

and clicking on the **waive link** on the menu bar. After completing the waiver process, you will be notified by Pearce & Pearce, Inc. via email of your status. **All waiver questions should be referred to Pierce and Pierce at 1-888-622-6001.** (See Table A for Waiver Type Examples)

<b>Table A: Pre-Approved Waivers</b>	
<b>Waiver Types</b>	
<b>Domestic Waivers</b>	Employer Group Insurance
	Medicaid
	TriCare
<b>International/Exchange Waivers</b>	Employer Group Insurance
	CIEE programs
	Open Society Institute/Muskie Fellows
	French Country Plan (Note: As additional Home Country plans are approved they will be added to this list.)
	U.S. Department of State: Fulbright, IIE-funded programs, AMIDEAST, LAUSPAU
	Swedish National Board of Student Aid (CSN) insurance.
	Thai Embassy Plan
	Saudi Arabian Cultural Mission Plan
	Visiting International Faculty Program
	Only USG campus-based exchange programs and branch campus programs. Examples of exchanges are the International Student Exchange Program (ISEP) and the International Research Exchanges Board (IREX), which includes graduate and undergraduate exchange with Eurasia and includes the Freedom Support Act (FSA), etc. Waivers are valid only for the semester the student is enrolled as an exchange student.
	Rotary International-Sponsored Students
	TriCare
Students wishing to be considered for a waiver must fill out the insurance waiver application form that can be found on the menu bar to the left.	

**V. What is the Optional (Voluntary) Plan**

All University System of Georgia students who are not required to have health insurance may purchase the Optional Plan if they are (a) enrolled in six or more semester hours or (b) participating in Cooperative Education Programs (c) Graduate Students enrolled in the graduate or professional degree program, taking at least one graduate level course. Information on the Optional (Voluntary) plan can be located on the Pierce and Pierce website.

We encourage all students to maintain health insurance coverage. We hope this Plan provides those of you who are in need of insurance a useful way to obtain coverage. Please read the brochure carefully to determine whether it meets your needs.

For Eligibility Questions, please contact Pierce and Pierce at 1-888-622-6001 or visit the website at <https://www.pearceandpearce.com/PearceSite/Schools/GA/AASU/>

#### **VI. I fall into the mandatory category. When do I sign up? What are the open enrollment dates?**

Students in the mandatory category are required to activate or renew in Fall AND Spring/Summer semester, regardless of whether waived or you are paying for the mandatory insurance product. The open enrollment schedule is as follows:

- Fall Semester 2007: August 1, 2007 through September 1, 2007
- Spring/Summer 2008: November 26, 2007 through February 1, 2008

Please remember that after the open enrollment dates, all students affected by the mandatory plan per Section II above who do not enroll or are approved for a waiver through the Pierce and Pierce web site will automatically be enrolled in the mandatory plan, mailed a proof of insurance card from Pierce and Pierce, and assessed the mandatory insurance fee through the Armstrong student billing system.

**Important: Please note that because the open enrollment is well after registration and fee payment deadline for each semester, the premium charge for some students may not be placed on the student's bill until AFTER regular registration and university fee payment deadline. In such a case, student will be notified via e-mail (*email address provided in the Pearce and Pearce enrollment website*) of the insurance charge. Student is required to pay the charge by midterm of affected semester.**

#### **VII. What if I have other questions?**

Pierce and Pierce Contact Information

WEB SITE: <https://www.pearceandpearce.com/PearceSite/Schools/GA/AASU/>

General: 1-888-622-6001

Claims: 1-888-722-1668

Email: [armstrong@studentInsurance.com](mailto:armstrong@studentInsurance.com)

For campus contact information;

- International students: Laurel Logue, International Student Services  
[loguelau@mail.armstrong.edu](mailto:loguelau@mail.armstrong.edu) or 921-5671
- Health Profession Majors who are required to show proof of insurance for their program of study should contact their respective department first.
- Graduate Assistants should contact 912.921.5711 first.

If they cannot help with your questions, you will be directed to contact William Kelso at [william.kelso@armstrong.edu](mailto:william.kelso@armstrong.edu) or 927-5271 in Student Affairs.