



## ***Advantages of Student Health Insurance***

No one should go without health care coverage, regardless of age or current health condition. An accident, injury or illness can happen to anyone, including “young invincibles,” who are studying and working hard at colleges across the U.S.

As you’ve recently seen, stories about the Affordable Care Act and the rising costs of health insurance, especially regarding the exchange plans, continue to dominate the headlines. Therefore, it’s more important than ever for parents of college students to research, compare and ultimately select a plan that best keeps their child healthy and in school.

**Here are several reasons why parents should consider a student health insurance plan:**

- **Health Benefits** – Health and wellness are critical components to academic success. Insured students stay healthier by utilizing recommended preventive care services that help avoid health issues and possibly detect health issues that need attention. **Student health plans offer 100 percent coverage for preventive care obtained at an in-network provider.** Remember, the primary purpose of student health insurance is to keep students healthy and in school so they can graduate and realize their life and career goals.
- **Cost Benefits** – Student plans available through colleges or universities often provide benefits that are more affordable than comparable plans on the open market, but with the added benefit of being coordinated with the Student Health Services available on campus. **These plans are usually less expensive because of the favorable demographic of age and health of college students and often have significantly lower deductibles, thus reducing out of pocket expense. In some cases, parents will find that purchasing a student plan for their child is less expensive than adding their child to their employer’s plan – especially a high deductible plan or a plan that doesn’t include in-network providers close to campus.** In addition, the premiums parents pay for dependent coverage on their plan are often higher than the monthly costs of a student plan.
- **National Network of Providers** – Many student health plans include a national network of health care providers and pharmacies, providing coverage regardless of the distance from campus or home. Plans are aligned with the benefits of their college’s Student Health Services for accessible on-campus care. If needed, a Student Health Service can refer students to the appropriate off campus in-network provider for more extensive or ongoing care.
- **Tailored Plans for Students** – Colleges customize their student health plans to best meet the needs of their students, and can elect to provide coverage for a wide range of services, such as doctor office visits, preventive care, prescription drugs, accidental injury, hospitalization and/or outpatient surgery and diagnostic benefits. Because this plan is tailored for students, it’s geared to work hand-in-hand with the Student Health Center.

**The advantages of student health insurance plans make them an affordable, quality alternative to more expensive, traditional plans for full-time, part time, international and graduate students.** For more information about the student health insurance plan at your college or university, visit <http://www2.crossagency.com/2016-2017/> and select your school from the 2016-2017 coverage period drop-down box.

150 Mill Street  
Fourth Floor, Suite 4  
Lewiston, ME 04240  
t: 207-783-2211 / 1-800-464-1203  
f: 207-777-6223  
[www.crossagency.com](http://www.crossagency.com)

*“The Bill Johnson Insurance Agency dba Cross Insurance – Lewiston is legally organized as a Maine business corporation and is separately and locally managed and operated as a wholly owned subsidiary of Cross Financial Corp., Bangor, ME.”*