

## Frequently Asked Questions About Student Health Insurance

**1. How do I contact the company offering health insurance at Oakton?**

The company offering health insurance to students at Oakton Community College is:

**First Agency, Inc. - 5071 W. "H" Avenue - Kalamazoo, MI 49009**

**1-800-243-6298 – Fax 269-381-3055**

[www.1stagency.com](http://www.1stagency.com)

**2. How much does the insurance cost?**

The cost depends on the type of coverage you select – check the insurance brochure. Copies are available at the Health Services office on both campuses or the Information Desk at the Des Plaines campus.

**3. How do I file a claim?**

After visiting your doctor, send a completed claim form along with your itemized bills to First Agency. If you pay at the time of the visit, be sure to send in a copy of the check or receipt so you can be reimbursed right away.

**4. Where do I get claim forms?**

You can get them at Health Services (RM 1210), in the brochure rack, the International Students Office or on First Agency's web-site.

**5. What if I have an accident?**

Seek medical care immediately. They will ask about your health insurance – you will present your insurance card (which you carry at all times). Upon receipt of treatment, follow step #3.

**6. What hospital should I go to?**

You may go to any hospital convenient to you, there are no "assigned" hospitals with First Agency. The closest hospital to Oakton is Advocate Lutheran General Hospital at 1775 Dempster Street in Park Ridge. They file claims frequently with First Agency.

**7. How many classes do I have to take to be a full-time student?**

You need to take a minimum of 10 credit hours to be considered a full-time student.

**8. How can I pay for the insurance? Can I make payments?**

Check or money order, premium is due in full at the time you sign up for the insurance.

**9. Will I receive an insurance card? How long does it take?**

You will receive an insurance card within 10 business days of payment. If you do not receive your card by then, call the toll free number.

**10. Why do I need health insurance? Can I just go to the emergency room if I get sick?**

Health insurance is very important because of the rising cost of medical care. Students who do not have insurance and have an accident can be left with enormous medical bills to pay and/or can be turned over to a collection agency which affects your future credit rating.

**11. How can I find a doctor that takes this insurance?**

Some already work with First Agency and bill you for services – others make you pay "up-front" at the time of service. It is important to call and inquire before you are treated and have a bill.