

Student Worksheet for Determining Insurance Benefits

1. Before you call, have the following information available:

a. Name of **Subscriber** (the person that holds the insurance - may be you or parent/guardian)

b. Subscriber's date of birth _____

2. Call the **Customer Service number** on the back of your card: _____

Indicate that you are a **member** and that you want information on **benefits**.

3. The insurance company will ask for your **policy number or ID number** (on the front of your card).

5. Tell the representative that you are away from home at college in Northfield, MN. Ask which clinics/hospital/labs are "**in network**." **** You may need to give them a specific medical provider's name, so it might be helpful to visit the websites of local clinics beforehand so that you have some names prepared.** You will want to use an "in network" medical provider in order to receive your best coverage. NOTE: If you are covered in MN only for emergency care, ask about "**away from home**" coverage.

4. I will be receiving the following medical care: _____

5. Will this care will be covered ? If so, how much of it will be covered (100%, 80/20, etc.)? _____

6. Is there a **deductible** (the amount you need to pay out of pocket during a particular calendar year before your insurance will begin to pay for services)? _____

7. If there is a **deductible**, has my family met the deductible for this year? _____

8. Look to see if there is **office visit copay information**, usually printed on the front of your card. Not all insurance plans require copays.

9. Do I need a **referral** (a formal document from a medical provider referring me to this clinic)? _____

If so, where should this referral be sent? _____

NOTES:

****See listing of Northfield health resources and labs on back.**

Hospital

Northfield Hospital

2000 North Ave.
Northfield MN 55057
507-646-1000

Medical Clinics

Northfield Hospital and Clinics - Northfield Clinic

(Northfield Hospital Campus)
2000 North Ave.
Northfield MN 55057
507-646-1494

Northfield Hospital and Clinics - Women's Health Center

(Northfield Hospital Campus)
2000 North Avenue
Northfield MN 55057
507-646-1478

Northfield Hospital and Clinics - Express Care Clinic

706 Division St
Northfield, Minnesota 55057
507-646-6700

Allina Health - Northfield

1400 Jefferson Road
Northfield MN 55057
507-663-9000 or 800-272-0508

Northfield Urgent Care

2014 Jefferson Rd., Suite C
Northfield MN 55057
507-664-9999

Labs contracted with SHAC

LabCorp

8490 Upland Drive
Englewood, CO 80112

Northfield Hospital Lab

2000 North Ave
Northfield MN 55057

See SHAC website (go.carleton.edu/shac) for information about other local clinics/providers.