

STUDENT HEALTH CARE SERVICES POLICY**A. General Information**

1. Any student in need of emergency care may receive services at Caguas Menonita Hospital which is part of our Academic Health Center, located nearby the SJBSM. During non-working hours and for services other than emergency care, the student may use his own health insurance or that provided by the Institution. The student who has paid the Institutional Health Insurance Plan may visit the physician or laboratory of his /her choice. In that instance, he/she must have referral documents, his/her I.D. Card and his/her matriculation form to receive services.
2. Prior to matriculation, each student must present the following health documents; health certificate, VDRL test, chest x-ray report, C.B.C. test, urinalysis test, diphtheria vaccine, pertussis vaccine, tetanus vaccine, mumps-measles-rubella vaccine (including a booster), varicella vaccine and poliomyelitis vaccine. Also he/she must receive the three doses for the hepatitis B vaccine during his first academic year. Yearly tuberculin skin test and influenza immunizations are required.
3. It is mandatory for each student to have a health plan. Any student without a personal health plan must pay the Institutional health plan.
4. Benefits under the Institutional Health Plan

Following are, in general, the service covered:
 - a. Hospitalization
 - b. Emergency Room
 - c. Medico-Surgical
 - d. Maternity
 - e. Medico ambulatory services
 - f. Pharmacy
 - g. Dental Care
 - h. Laboratory and X rays

B. STANDARDS ON STUDENT HEALTH INSURANCE

1. San Juan Bautista School of Medicine requires that students demonstrate adequate health insurance coverage to pay for expected and unexpected medical expenses as a condition of enrollment. When a student does not have such insurance, he/she must pay for the Institutional health insurance.
2. The Institutional student health insurance plan is designed to assure that balance is established between necessary coverage and the ability of students to pay for the cost of the plan.
3. The Institutional student health insurance plan is designed to augment benefits provided through student health services.
4. The Dean of Administration and Human Resources communicates with the insurance carrier and medical care providers beyond the student health service to: (a) continually evaluate the plan to make sure it is meeting the needs of the insured individuals; (b) obtain necessary benefits at the least possible cost; and (c) work to return as much as possible of the premium to the insured students in the form of medical care benefits.
5. The Dean of Administration and Human Resources receives full disclosure of the premium from the carrier.
6. The Dean of Administration and Human Resources establishes long-term arrangements with the insurance carrier to procure: (A) renewal premium rates are reasonably based upon the paid claims and premium generated; (B) all plan services (including reporting data) have been provided at the level and quality mutually agreed upon by the insurance carrier and the university; (C) no service becomes available from a competitive insurance carrier that would greatly enhance the plan, that is not available from the incumbent insurance carrier; and (D) the University administration and insured student populace remain confident in the quality of services provided by the insurance carrier.
7. Our Institutional Health Plan fully defines services to be performed. Agents, brokers and consultants do not have relationships with the University that would adversely affect the management of their insurance plans, or would be construed to be a real or potential conflict of interest.

8. The Institutional Insurance Plan is available to all students regardless of race, creed, sex, age, religion, country of origin, mental status, or sexual preference.
9. Cost containment benefits are promoted to assure that the most effective and efficient medical care is provided whenever possible.
10. Optional benefit enhancements, such as dental coverage and catastrophic major medical coverage, are evaluated and offered when feasible and when shown to enhance the quality of the plan without affective the ability of students to obtain coverage from a cost standpoint. The students, in a general meeting, have the final decision regarding the addition of services related to an increase a premium.
11. Maternity benefits are provided on the same basis as any other temporary disability in accordance with Title IX of the Education Amendments of 1972 and the Civil Rights Restoration Act of 1987.
12. The Associate Dean of Student Affairs develops and periodically reviews clear and concise statements of purpose for the student health insurance plan.

The insurance plan is designed to retain students. The University provides a health insurance plan for students due to the possibility that large unexpected medical expenses may force a student to either withdraw from University or be unable to resume his/her studies following recuperation from an illness or injury.

The insurance plan helps to assure that academic and extracurricular activities are not jeopardized by minor medical condition. The benefits of the plan facilitate care for medical conditions that may affect academic and extracurricular performance if not properly treated. Mental health care may plan a valid and important role in meeting this goal.

13. It is expected that the insurance plan benefits will protect the University from potential litigation.
14. The plan benefits are developed for the express purpose of expanding the number of insured students, since increasing participation may lower the cost of the plan of all students.

15. The Dean of Administration and Human Resources works to maintain a high level of knowledge of important trends and developments in the health insurance industry as a whole.
16. Exclusions and limitations are evaluated to assure that they are consistent with the purpose of the plan.
17. The University strongly encourages student to buy a health insurance plans upon termination of an individual student's coverage.

C. Medical Leave of Absence

The leave that may be granted will be in accordance with the Institutional document "Regulations for Student Evaluation and Promotion".

D. Maternity and Paternity leave for students (Parental Accommodation)

San Juan Bautista School of Medicine provides accommodation for childbirth, newborn care, adoption, foster care, and acute child health care to enrolled students who are in good academic standing.

The Academic Dean will evaluate each particular student according to his/her time during the academic year in which the event will occur. The leave that may be granted will be in accordance with the Institutional document "Regulations for Student Evaluation and Promotion".

E. Disability Insurance

Students have disability insurance.

F. Mental Health

The University has an "Institutional Policy Regarding Confidential Counseling to Students".

G. Chemical Impairment

The University has an "Institutional Policy Regarding the Possession, Use or Distribution of Drugs and Alcohol by Students and Employees".

H. Occupational exposure

The University has "Executive Order (2006-11) Program of Education and Training of Bloodborne and respiratory exposure policy Pathogens References: Occupational Safety and Health Standards (OSHA), Toxic and Hazardous Substances, Bloodborne Pathognes 1910.1030".



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