Know the ways to cover your health expenses while at KSC.

Center for Health and Wellness
Elliot Center, 3rd Floor
229 Main St. MS#2802
Keene, NH 03435
603-358-2450

Hours of Operation:
Mon- Fri 8am-4:30pm
(closed 12-1pm for lunch)

In-House Testing Costs:
$5-$40 *
Rapid Strep Test
Rapid Flu Test
Mono Test
Urinalysis
Pregnancy Test: FREE
Wound Culture
Throat Culture
Urine Culture
*Remember to ask the provider about costs during your visit.

Medication Costs:
We offer a variety of medications through our dispensary. Ask the provider about the cost at the time of service.
Insurance Terms:

**Premium:**
A periodic payment (usually monthly) to keep an insurance plan in effect.

**Deductible:**
A fixed dollar amount you pay in the earliest part of your policy year before your insurance coverage begins. After you meet your deductible, your plan covers all or part of your expenses until the end of the year.

**Co-insurance:**
A percentage paid after the deductible is met when your insurance doesn’t cover 100% of your medical costs. Generally, this charge is split between you and your insurance company.

**Co-pay:**
An amount that is paid at the time of service. E.g.; you may have a $75-100 co-pay for an ER visit.

**Network:**
A group of Providers that contract/partner with your insurance carrier.

**EOB (Explanation of Benefits):**
A statement from your insurance company detailing medical services covered. Privacy may be compromised if the primary subscriber receives the EOB in the mail. You may contact your insurance company to request the EOB to be sent directly to you and not released to the primary subscriber.

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**Center for Health and Wellness**

There is no fee or co-pay for office visits at the CHW.

**Health Fee:**
- One of the fees listed under “tuition and fees”
- Covers the cost of clinic visits and miscellaneous health related supplies (i.e. pregnancy tests, cough drops, acetaminophen, ibuprofen)

**Additional costs may be incurred at the CHW**

**In-house lab tests & medical supplies:**
- Rapid throat cultures
- Mono spot
- Urine dip
- Air cast
- Wound packing
- Ice packs
- Wrist splints
- Ace bandages

**In-house prescriptions:**
E.g.: Penicillin, Z-Pack, Flonase, oral contraceptives and more

**In-house over the counter medications:**
E.g.: cough medicine, nasal spray, Plan B

**Laboratory testing:**
Urine and blood tests are sent to Cheshire Medical Center
Payment of tests can occur two ways:
- Contracted reduced fee that is charged to the student through the college
  OR
- Use of personal medical insurance that the lab bills

**Note:** Not all insurance companies will cover lab work ordered by the CHW. If a student is unsure, we recommend the student contact their insurance company to clarify.

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**Uninsured/Underinsured?**

If you don’t have health insurance or your current insurance carrier will not cover you in New Hampshire while you attend Keene State College, you can visit [www.edusure.com](http://www.edusure.com) to help you find a health policy that is right for you.

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**Insured By Parents?**

If you are on a parent’s health insurance plan, please be aware of the possible limitations:

- Plan may not fully cover medical services if out of state or out of network.
- Some plans may have a high deductible or co-insurance.

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**Health Insurance is important to have for those unplanned emergencies or unexpected visits to a specialist.**