

Bloodborne Pathogen Exposure Insurance

The University of Cincinnati has an insurance policy available for students who may be exposed to human bloodborne pathogens related to their activities as a student. It will cover students who volunteer at a free clinic. This policy covers all medical expenses for the first 30 days after an exposure, anywhere in the world, without any co-pay or deductible up to a maximum of \$1,500. This policy covers HIV prophylaxis and hepatitis C testing, which are not covered by many health insurance policies (Note: The UC Student Health Insurance Policy provides these benefits).

The cost of the policy is \$37 per academic year (September 19, 2008 – September 18, 2009). There is no partial premium for part of a year. There is no premium refund if a student drops out of school or if a student buys the UC Student Health Insurance in a subsequent term. (This policy is also available for the current academic year at a cost of \$37.)

This policy does not cover bloodborne pathogen exposures that occur while being a paid employee. It does not cover expenses related to activities that are not related to school activities such as sexual contact. It does not cover exposures from legal or illegal drug usage.

This policy is available for all programs within UC who want to offer it to their students. Once a UC program has decided to offer and has requested the assessment of the bloodborne pathogen insurance, the premium is automatically assessed to the Fall quarter tuition bill to all students in the particular program. Departmental program directors have the ability to request to override the charge for students whose regular health insurance covers their bloodborne pathogen exposure expenses. Students who have UC Student Health Insurance are not charged for the bloodborne pathogen insurance.

Programs wishing to add this coverage for a specific program must contact Ken Wolterman (phone: 556-4348) to arrange adding this assessment. Each college or department needs to call UC Student Health Insurance (556-6868) to add this coverage for any student who enters a program in a quarter other than Fall quarter.

Students who have UC Student Health Insurance in Fall quarter, but drop the UC Student Health Insurance in a subsequent quarter must call the UC Student Health Insurance office (556-6868) to have the \$37 charge assessed to their tuition bill so they will have bloodborne pathogen exposure coverage.

Claim forms are available on the UC Student Health Insurance web site or the University Health Services Holmes or Lindner clinic web sites. Students may file claims with Klais and Company, 1867 West Market Street, Akron, OH 44313. Claim status may be checked by calling 800-331-1096. Contact the UC Student Health Insurance Office (556-6868) for any questions.