

## DePaul 7: Got Insurance?... DePaul Does.

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Along with the cost of tuition and housing, today's college students should also factor in the cost of health insurance. Unfortunately, many students do not consider health care coverage before they leave for school. For some college students, health insurance is available through their parent or legal guardians' private insurance up until age 29 in some states. However, for those college students who are not covered by their parents' health insurance they need to secure their own coverage. The university, as a measure to insure the minimum coverage of all students offers health coverage for students.

The DePaul Student Health Services is located at 1150 West Fullerton Ave. on the second floor. This service is offered through SAGE Medical Group. The SAGE Medical Group has been serving Chicago, especially the Lincoln Park area, for over 20 years. SAGE Medical Group is an independent medical group that consists of seven physicians, three nurse practitioners, and one physician's assistant. Just like any other medical group, all the physicians, nurse practitioners, and physician's assistant are Board Certified in Internal Medicine and have many other areas of specialty. Students who have visited SAGE Medical Group for various illnesses and injuries have mixed feelings towards their visits.

Nevertheless, these services are available to enrolled students at DePaul University for \$60.00 per quarter. If you live in a residence hall on campus, you are automatically enrolled in DePaul Student Health Services. The nominal fee covers visits to SAGE for diagnosis and also treatments for certain minor illness and injuries. Unfortunately, diagnosis and treatment for more vital illnesses and injuries will not be covered under the DePaul Student Health Services. However, they may be provided at a discount. Also, if you commute to campus, you can gain access to Health Services once you make a payment of the appropriate fees to one of the University Payment Centers located in the Schmitt Academic Center on the Lincoln Park campus and in the DePaul Center suite 9100 on the Loop Campus.

However, the DePaul Student Health Service is not health insurance. It only covers minor illnesses and injuries, and as a result, DePaul University will not assume any financial responsibilities for any medical bills. Therefore it is strongly urged that you obtain additional health insurance. Luckily, all DePaul University students are eligible for the Student Health Insurance plan as long as they are taking classes in the current quarter.

The DePaul University Student Health Insurance plan provides health care coverage for illnesses and injuries that occur on or off campus, which includes cost-saving features to keep the coverage as affordable as possible. The Student Health Insurance plan is underwritten by [Aetna Life Insurance Company, which is used by numerous universities.](#)

but the Health Insurance plan with the Aetna Group is voluntary. It features a major medical design with a \$100,000 lifetime aggregate maximum benefit per illness or injury. The plan also includes a Preferred Provider Organization through Aetna. These Preferred Provider listings are available to view and copy at the Student Affairs Office located at both the Loop and Lincoln Park campuses.

All documentation for this article was received from the following parties:

<http://studentaffairs.depaul.edu/dos/healthservices.html>

<http://studentaffairs.depaul.edu/hinsurance.html>

<http://www.sagemedicalgroup.com/Main%20Page.html>