Student Health Insurance Program

UTICA UNIVERSITY

International Education
How Does Insurance Work Here?

• In the USA, medical expenses are very costly and without medical insurance, you can owe **exorbitant** *(super huge)* amounts for healthcare.

• The Utica College International Health Insurance Plan will help pay for medical bills that you will **incur** *(owe)* when you go to the doctor, hospital, or pick up prescription medication.
How Do I Enroll?

• This insurance policy is mandatory and is included in your tuition fees for your protection.

• This plan includes:
  - Preventative (Wellness) Care and Sickness/Injury Coverage
  - Medical, Security, Political, and Natural Disaster Evacuation/Repatriation

• Coverage is available voluntarily for your spouse and for your child(ren)
What Does This Plan Cover?

- Preventative Care
- Primary Care Office Visits
- Urgent Care Visits
- Emergency Care
- Inpatient/Outpatient Hospital Care
- Mental Health Services
- Required Immunizations
- Prescription Drugs
- Labs and Imaging
What Is My Out of Pocket Expense?

• **Deductible** – The amount you must pay annually before the insurance kicks in (starts paying). The deductible for this policy is $200 for in-network care when you are seen outside of the student health center.

• **Coinsurance** – The cost you are required to pay each provider. The coinsurance amount for this policy is 20% for in-network care.

• **Co-Pay** – A fixed amount you pay directly to the provider at the time of service. This amount varies depending on the type of covered service.

• **In-Network** – Group of providers you must go to for the most cost-effective pricing.

*Please see video [here](#) for explanation of common insurance terminology.*
## Summary of Plan Benefits

All benefits listed below are for in-network providers, please review the master policy for full benefit details.

<table>
<thead>
<tr>
<th>Service</th>
<th>Benefit Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible - Individual</td>
<td>$200</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum - Individual</td>
<td>$1,450</td>
</tr>
<tr>
<td>Office Visits - Primary Care &amp; Specialists</td>
<td>Deductible then 20% coinsurance</td>
</tr>
<tr>
<td>Emergency Ambulance Transportation</td>
<td>$100 copay</td>
</tr>
<tr>
<td>Medical Emergency / Emergency Room (Copayment waived if hospital admission)</td>
<td>$100 copay</td>
</tr>
<tr>
<td>Urgent Care Services</td>
<td>Deductible then 20% coinsurance</td>
</tr>
<tr>
<td>Lab Services</td>
<td>Deductible then 20% coinsurance</td>
</tr>
<tr>
<td>Diabetic Equipment, Supplies &amp; Insulin (30-day supply)</td>
<td>Deductible then 20% coinsurance</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>Copay: $10 generic, $25 brand name, $40 non-formulary brands</td>
</tr>
<tr>
<td>Annual Adult Exam</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Annual Gynecological Exam</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Inpatient Hospital (Semi-private room, anesthesia, x-ray, lab tests, etc.)</td>
<td>Deductible then 20% coinsurance</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>Deductible then 20% coinsurance</td>
</tr>
<tr>
<td>Outpatient Mental Health Care / Substance Abuse</td>
<td>Deductible then 20% coinsurance</td>
</tr>
<tr>
<td>Allergy Testing &amp; Treatment</td>
<td>Deductible then 20% coinsurance</td>
</tr>
</tbody>
</table>

To find providers please visit: [www uhcar.com](http://www.uhcar.com)
How Do I Get Started?

You will receive an email from notifications@uhcsr.com that an ID card is available for you, and to view, download or request a hard copy ID Card, to please visit here (https://myaccount.uhcsr.com/)
Dear Member,

Welcome to your Student Health Insurance Plan.

![ID Card](image)

An ID card is now available for you and/or a covered member of your family. Access your Health Insurance ID card by creating or logging into your My Account at https://myaccount.uhcsr.com. A card will not be mailed to you automatically.

In your My Account, you have access to several tools to help manage your healthcare benefits:

- Check status and review claims
- Find providers and cost estimates
- Appoint Personal Representatives (PRA)
- If available, access to virtual physician visits
- Request a hard copy of your ID card (card will be sent in the mail to the current address we have for you in our system)

Quick and convenient access is also available on our mobile App. Download it through:

![App Store](image)

Check out our videos page at https://www.uhcsr.com/video for more helpful information.

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Our Notices of Privacy Practices describes how we will use, store, and protect your health information. Our Notice of Privacy Practices documentation is available electronically (after opening the document, scroll to Health Plan Notices of Privacy Practices). To request a paper copy, please call (888) 714-6544.

The Company does not discriminate based on sex, age, race, color, disability or national origin in health programs and activities. Please review our Non-Discrimination Notice for further information.

- ATTENTION: If you speak English, language assistance services are available to you free of charge. Please call 1-866-260-2723.
- ATENCION: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-866-260-2723.
- 請注意：如果您說中文 (Chinese)。我們免費為您提供語言協助服務，請致電：1-866-260-2723.

For other languages, please review our Language Assistance Program.

Please do not reply to this e-mail. If you have questions, please call Customer Service at the toll-free number displayed when using the UHCSR Mobile App. If your ID card is not available, please call Customer Service at (888) 714-6544 (Available 24/7).
This is what the screen looks like to create your account for the first time so that you can grab your Health Insurance ID Card.
Create an online account to access the best parts of your plan.

First, Verify Your Credentials

A. First Name *

B. Last Name *

C. Date of Birth (MM/DD/YYYY) *

Email or Student ID or SR ID *

Email or Student ID or SR ID

BACK TO LOGIN NEXT
You Can Access Your Account from Your Computer, iPad or Smartphone 24/7

Welcome to the new My Account.
Healthcare is in your hands.
Here’s What You Can Do In Your UHC Account
Telehealth Services- Mental & Physical

**Process:** member visits the *HealthiestYou* app and completes a questionnaire. Member provides their UHCSR insurance information from UHCSR ID card, emergency contacts and their goals for the service. The questionnaire will also ask for counselor preferences (gender, specialty, etc.) to ensure member is matched with a practitioner that can help meet their goals.

Within 24 hours after completing the questionnaire, the member will be contacted by a counselor to schedule an appointment and decide on a communication method that best suits their needs.
Landing Page
For Physical & Mental TeleDoc Services

What you should know about the Coronavirus. Learn more

Care that keeps up with your life

When life is always on the go, your healthcare should be, too. HealthiestYou makes sure you have access to the care you need all from one convenient place so you can be your healthiest you, always.

Get started now  Get the app
Login to your account

Email Address
Please enter email address

Password
Please enter password

Remember email

Forgot your password?

Register Now Login

If you have questions, please contact us at +1 (866) 703-1259
What Will My Health Insurance ID Card Look Like?

**UnitedHealthcare**

2018-19 Academic Year

**Student Resources**

Insured: @@FullName@@
SR ID #: @@SIDID@@
Group Name: Demonstration University 3

For Members: 1-888-714-6544
For Providers: 1-888-224-4875

For telehealth services visit telehelp4students.com or call 1-855-870-5853 for 24/7 doctor access.
24/7 Student Assistance Program: 1-877-862-1172

UnitedHealthcare Options PPO Network

ID5:18S Underwritten by UnitedHealthcare Insurance Company of New York

**Travel Assistance Services**

Insured: @@FullName@@
SR ID #: @@SIDID@@
Policy #: 2018-601842-1
Group Name: Demonstration University 3

If you require medical assistance and are more than 100 miles from your permanent residence, campus or are traveling abroad, call UnitedHealthcare Global at:

1-844-249-0748 (toll-free) or 1-410-453-6330

or email: assistance@uhcglobal.com

Reference ID Number: 902490431
Need Support?

For Health Insurance Plan or Claim Assistance
888-714-6544 or email customerservice@uhcsr.com

For UHC Telehealth
1-855-870-5858
To Locate a Provider click here

For General Assistance
866-535-0456 or student@haylor.com
Thank You, On Behalf Of
The HFC Collegiate Team