



Student Health Insurance Program



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

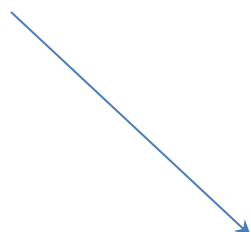
Summary of Plan Benefits

<i>All benefits listed below are for in-network providers, please review the master policy for full benefit details</i>	
Deductible - Individual	\$200
Out-of-Pocket Maximum - Individual	\$1,450
Office Visits - Primary Care & Specialists	Deductible then 20% coinsurance
Emergency Ambulance Transportation	\$100 copay
Medical Emergency / Emergency Room (Copayment waived if hospital admission)	\$100 copay
Urgent Care Services	Deductible then 20% coinsurance
Lab Services	Deductible then 20% coinsurance
Diabetic Equipment, Supplies & Insulin (30-day supply)	Deductible then 20% coinsurance
Prescription Drugs	Copay: \$10 generic, \$25 brand name, \$40 non-formulary brands
Annual Adult Exam	Covered in full
Annual Gynecological Exam	Covered in full
Inpatient Hospital (Semi-private room, anesthesia, x-ray, lab tests, etc.)	Deductible then 20% coinsurance
Outpatient Surgery	Deductible then 20% coinsurance
Outpatient Mental Health Care / Substance Abuse	Deductible then 20% coinsurance
Allergy Testing & Treatment	Deductible then 20% coinsurance
To find providers please visit: 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/) (<https://myaccount.uhcsr.com/>)

This is what the email looks like 😊



Dear Member,

Welcome to your Student Health Insurance Plan.



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:



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

Our **Notices of Privacy Practices** describes how we will use, store, and protect your health information.

Our **Notices 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.

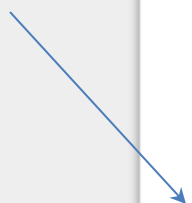
- **ATTENTION:** If you speak English, language assistance services, are available to you free of charge. Please call 1-866-260-2723.
- **ATENCIÓN:** Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-866-260-2723.
- **請注意:** 如果您說中文 (**Chinese**), 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 telephone number on the front of your member ID card or the 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)**.

Login to My Account to access and manage your policy.

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



Login to My Account

Enter your username and password to continue...

Username*

Password* ⓘ

Did you forget your [Username](#) or [Password](#)?

[CREATE ACCOUNT](#) [SACM MEMBER CREATE ACCOUNT](#) [LOGIN](#)



Create an online account to access the best parts of your plan.

First, Verify Your Credentials

A

First Name *

Last Name *

Date of Birth (MM/DD/YYYY) *

B

Email or Student ID or SR ID *



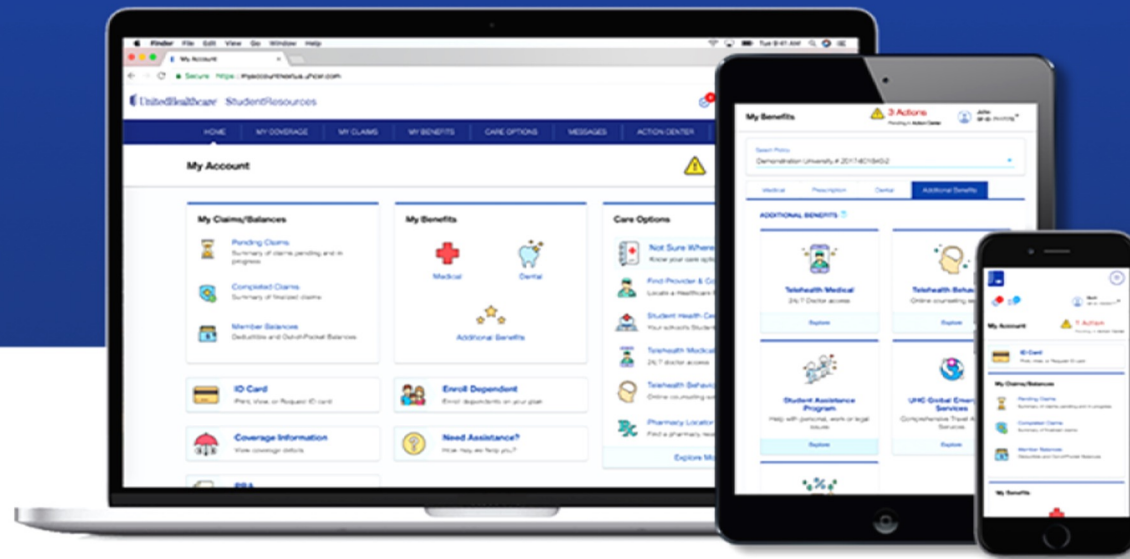
C

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

The screenshot displays the UnitedHealthcare StudentResources website interface. At the top, the logo and navigation menu are visible. The main content area is titled "My Account" and features a notification for "3 Actions Pending in Action Center". Below this, there are three main sections: "My Claims/Balances", "My Benefits", and "Care Options".

UnitedHealthcare StudentResources | **John** SR ID: 4563600

HOME | MY COVERAGE | MY CLAIMS | MY BENEFITS | CARE OPTIONS | MESSAGES | ACTION CENTER | NEED ASSISTANCE?

My Account

3 Actions Pending in Action Center

My Claims/Balances

- Pending Claims**
Summary of claims pending and in progress
- Completed Claims**
Summary of finalized claims
- Member Balances**
Deductible and Out-of-Pocket Balances

My Benefits

- Medical**
- Vision**
- Dental**
- Additional Benefits**

Care Options

- Not Sure Where To Go?**
Know your care options and cost
- Find Provider & Cost Estimator**
Locate a Healthcare Provider
- Student Health Center**
Your school's Student Health Center
- Telehealth Medical**
24/7 doctor access
- Telehealth Behavioral**
Online counseling services
- Pharmacy Locator**
Find a pharmacy nearby

[Explore More](#)

ID Card
Print, View, or Request ID card

Enroll Dependent
Enroll dependents on your plan

View Coverage Details
View coverage details

Need Assistance
How may we help you?

PRA
Appoint Personal Representative

Download App | Quick Links | Legal | Language Assistance

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.



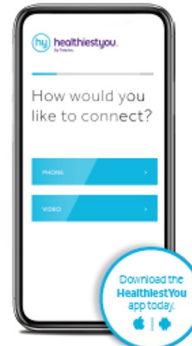
UnitedHealthcare StudentResources and HealthiestYou have partnered together to provide access to doctors and mental healthcare from anywhere you are, even while traveling internationally. All services are free for students covered under the UHCSR insurance plan; services are available for all other students for a fee, as noted below.

From the HealthiestYou app, you can:

General Medical
Talk to a licensed doctor 24/7 by phone or video from anywhere
\$0 for UHCSR students
\$40 for non-UHCSR students

Mental Health
Choose a therapist and schedule an appointment by phone or video (7 a.m. to 9 p.m.)

Therapist	Psychiatrist
\$0 for UHCSR student	\$0 for UHCSR student
\$85 for non-UHCSR student	\$200 for non-UHCSR students' first visit
	\$95 for non-UHCSR students' ongoing visits



Landing Page For Physical & Mental TeleDoc Services



[Sign In](#) ▾

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

Password

Remember email

[Forgot your password?](#)

If you have questions, please contact us at +1 (866) 703-1259



What Will My Health Insurance ID Card Look Like?

UnitedHealthcare[®]
StudentResources

2018-19 Academic Year

Insured: @@FullName@@

SR ID #: @@SIDID@@

Policy #: 2018-601842-1

Group Name: Demonstration University 3

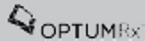
For Members:
1-888-714-6544

For Providers:
1-888-224-4875

For telehealth services visit telehelp4students.com or call
1-855-870-5858 for 24/7 doctor access.

24/7 Student Assistance Program: 1-877-862-1172

 MultiPlan
Complementary Network

 OPTUMRx[®]

Rx Bin: 55555
Rx PCN: 5555
Rx Group:
ABCDEFG00

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

