# UNITEDHEALTHCARE STUDENTRESOURCES CONTACT INFORMATION

Customer Service Phone: (888) 224-4846

Web Site: www.uhcsr.com/ut
Claims Phone: (888) 224-4846

Claims Email: claims@uhcsr.com

Claims Address: P.O. Box 809025

**Dallas, TX 75380-9025** 

UnitedHealthcare **Student**Resources does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

- ATTENTION: Language assistance services, free of charge, are available to you. 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 我們免費為您提供語言協助服務。請致電 1-866-260-2723.



DICKEY HEALTH AND WELLNESS CENTER

401 W. Kennedy Blvd. Box HC Tampa, FL 33606-1490

Important Insurance Information
Before You Schedule
Any Health
Appointment

# A Guide to Using Your Student Insurance

This guide is intended to provide UT students with answers to frequently-asked questions about the student health insurance coverage.

Questions not answered in this guide should be directed to UnitedHealthcare **Student**Resources (UHCSR) at (888) 224-4846.







# DO I HAVE THE STUDENT HEALTH INSURANCE?

StudentResources.

If you are a **registered undergraduate student** taking 12 or more credit hours or a **registered international student** with an F-1 or J-1 visa, you are automatically enrolled in the UnitedHealthcare student health insurance program. **Domestic graduate students** may purchase the student health insurance through UnitedHealthcare

# IS ALL MEDICAL CARE COVERED AT THE STUDENT HEALTH CENTER?

No. While most services provided at the health center are covered 100 percent, prescription medications dispensed at your visit require a small copayment (\$10 for generics and \$15 for brand name drugs).



#### WHEN CAN I USE MY INSURANCE?

If your tuition and fees have been paid, your policy begins Aug. 1 and ends Dec. 31 for the fall semester, and begins Jan. 1 and ends July 31 for the spring semester. Students must have been eligible in the spring for summer coverage. There is not a separate policy for summer. To use your policy prior to coming to campus, please contact The Health and Wellness Center at (813) 253-6250 or email <a href="mailto:healthcenter@ut.edu">healthcenter@ut.edu</a>.

#### WHERE CAN I USE MY INSURANCE?

Coverage is available at both Preferred Providers and Out-of-Network Providers. Benefits will vary based on the provider you see. Preferred Provider benefits are paid at a higher coinsurance percentage. However, you MUST use the services of the health center first where you will either be treated or issued a referral for off-campus care.

Treatment rendered outside the SHC for which no prior approval or referral is obtained is excluded from coverage.

#### Please see exceptions to this below:

# A referral for care off-campus is not necessary ONLY under these conditions:

- **1.** Medical Emergency. However, following emergency treatment, you must return to the health center for necessary follow-up care if you are in the Tampa Bay area.
- 2. When the health center is closed.
- **3.** When you are more than 25 miles from UT.
- **4.** If you have coverage, but do not meet the eligibility requirements to use the health center.
- **5.** For maternity, obstetrical and gynecological care.
- **6.** When service is rendered at another facility during break or vacation periods.
- **7.** Mental Illness treatment and Substance Use Disorder treatment.

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# IS STD SCREENING COVERED BY **MY HEALTH PLAN?**

(Aug 1-July 31) The policy will consider benefits for chlamydia, gonorrhea, syphilis and HIV testing if billed per Preventive Care Guidelines. Please note, Preventive Care Guidelines does not limit the amount of times this testing can be done in one year.

# ARE COUNSELING SERVICES COVERED AT THE STUDENT HEALTH CENTER?

Yes, mental health services are covered at the Student Health Center. Full time undergraduate students and international graduate students may receive free counseling and psychiatric medication sessions. Any medications prescribed will be filled off campus, and the student is responsible for payment. Parttime students and domestic graduate students without the student health insurance may receive counseling and medication services for a fee. Students may receive counseling from a community provider. Students referred to a community provider may choose to utilize parent insurance and/or their student insurance plan. Students receiving off-campus counseling will be responsible for costs not covered by insurance.

Students who have a documented diagnosis of ADHD within the past 5 years and/or have a current prescription for ADHD medication from their current physician may be referred to the Tampa General Medical Group Clinic for medication refills. The clinic is located less than 10 minutes from campus. Students choosing to use their student insurance will need to obtain a referral from an on-campus counselor. Please contact the front desk at (813) 253-6250 for assistance.



#### **DOES MY POLICY COVER DENTAL OR VISION?**

Students under the age of 19 have dental and vision coverage.

Call (877-816-3596) for details and policy information. The health center does not provide dental or vision services and cannot provide details on coverage for these benefits.

Students 19 and older do not have any dental coverage unless injury related. Vision treatment is not a covered benefit. The policy only covers injury and infection to the eyes.

### HOW DO I GET A COPY OF MY INSURANCE ID CARD?

In an effort to reduce paper, UHCSR does not automatically mail an ID card to you.

You can access all the insurance information you need online or on your smartphone by following these steps:

- 1. Go to uhcsr.com/myaccount.
- 2. If this is your first time to this site, click on **Create** Account.
- 3. Register a username and password using your spartans.ut.edu email address (do not use SR ID to register)
- 4. Follow links and search options to access the information you need, OR
- **5.** Download the APP in the App store or Google Play. Search: UHC StudentResources. Then set up your profile.

# WHAT OTHER INFORMATION CAN BE FOUND ONLINE OR IN THE APP?

- Review policy coverage, benefits and exclusions.
- Find a preferred provider.
- Find the closest network pharmacy.
- Check on claim status.

#### **EXCLUSIONS TO NOTE:**

There are conditions that are excluded by the policy. A list of these limitations and exclusions can be found in the policy at www.uhcsr.com.

This plan is underwritten by UnitedHealthcare Insurance Company and is based on Policy #2020-629-1/4. For a full description of coverage, including costs, benefits, referral requirements, exclusions, and reductions or limitations, and the terms under which the coverage may be continued in force, log on to www.uhcsr.com/ut.



# RECEIVING HEALTHCARE SERVICES **OFF-CAMPUS**

The referral you are issued by UT's health center is not a guarantee of payment for services rendered off campus. If a particular service is not a covered medical expense, is not medically necessary, or does not meet the terms and conditions of the policy, then that particular service is not covered under your plan. The UT Dickey Health and Wellness Center is not responsible for any services not covered under this policy. Any payment for denied services is the sole responsibility of the patient.

If you have insurance coverage with another insurance provider, that is considered your "primary policy" and must be used as such. Therefore, you must confirm the provider you are seeing accepts both insurance policies for payment and provide that office with information for both policies for their billing purposes. The student insurance plan will not pay for ANY services unless your primary insurance is billed first. If you do not have any other insurance coverage, the student insurance plan will be billed as your "primary policy."



#### PRIOR TO YOUR OFF-CAMPUS APPOINMENT

Prior to going to your appointment off-campus be sure to discuss this with your parents, so they can answer any questions you have regarding your private insurance and potential charges that may be incurred.

The Dickey Health and Wellness Center is a network provider for UHCSR. We cannot guarantee payment, determine the cost of treatment off campus or answer questions about off-campus treatment. We do not have access to view your claims from offcampus providers, and we cannot discuss your claims with UHCSR.

# **Bring the following with you to your OFF-CAMPUS** appointment:

- ✓ Private insurance card
- Student insurance card.
- Driver's license or state ID
- ✓ A credit or debit card to pay your co-pay
- ✓ List of current medications
- ✓ List of allergies to medications
- ✓ List of past and current health problems
- ✓ List of surgeries
- ✓ Referral paperwork
- ✓ Complete new patient paperwork online before your appointment, if applicable.
- Arrive as directed by the office staff.

## **Telemedicine - Remote Access to Licensed Medical Doctors with HealthiestYou**

UHCSR partnered with HealthiestYou to provide you with round-the-clock access to board-certified physicians. UHCSR member and non-member students can connect with a physician via phone and/or video chat using this nationwide telehealth service. During a physician consult, you will be able to speak to a physician for diagnosis and treatment of many different acute illnesses.

# Save time and money:

- Talk to a Board Certified Physician 24/7/365
- No appointment necessary but scheduled appointments available
- 13 minute average consult time
- Share consult results with your Primary Care Provider (PCP)
- Use whatever device is convenient smart phone, tablet, computer, etc.

