

SUNY INTERNATIONAL INBOUND STUDENT HEALTH INSURANCE

### 2020-21 INBOUND STUDENT HEALTH INSURANCE PLAN

# **The Student Health Insurance Plan Offers You:**

- Unlimited coverage for primary care providers, specialists, emergency visits and hospitals
- Unlimited coverage for preventative care, including annual physicals, GYN exams, routine screenings and immunizations
- Prescription Drug Coverage: \$10 copay for tier 1 drugs, and a \$20 copay for tier 2 or 3 drugs
- Unlimited coverage for inter-collegiate athletics
- Unlimited coverage for mental health
- Evacuation and Repatriation Services
- Teledoc service for minor sickness, injury & mental health

## Who is eligible:

All international students and visiting scholars (J1 & F1 visa holders) are eligible and must be enrolled in the plan, unless a waiver is granted by SUNY. Students participating in Optional Practical Training programs and visiting scholars in other visa categories are also eligible and may be required to enroll by their host SUNY campus. Eligible students may also insure their Dependents. Eligible Dependents are the student's spouse or domestic partner and dependent children under 26 years of age.



# How to access information:

To check claims status, ask benefit questions, locate a provider inside the USA, or to inquire about specific drug coverage under this policy:

### 888-714-6544

#### or customerservice@uhcsr.com

For medical providers inside the USA, please click here: **UHC Options** 

### To create or login to your UHC student account:

Please visit **myaccount.uhcsr.com** or download UHC's mobile app from your smartphone (UHCSR Mobile App) available on the App Store or Google play.

Your UHC student account allows you to:

- View your insurance ID card
- Review claims & dates of service
- Locate providers



For further details of the coverage including cost, benefits, exclusions, and reductions or limitations and the terms under which the policy may be continued in force, please refer to the Certificate, available at www.uhcsr.com

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# SUNY International Inbound Insurance Benefits for COVID-19

| Plan Design (Per Person, Annually) | In-Network Benefits  |
|------------------------------------|--|
| Annual Deductible                  | \$50 (student pays this 1 time, annually, not with each visit) |
| Coinsurance                        | 0%   |
| Preventative Care Services         | Covered in full (annual physical, OB-GYN)                      |
| Primary Care Visit                 | 0% Coinsurance/Copay<br>After \$50 Deductible is Met           |
| Urgent Care Visit                  | 0% Coinsurance/Copay<br>After \$50 Deductible is Met           |
| Emergency Room                     | 0% Coinsurance/Copay<br>After \$50 Deductible is Met           |
| Ambulance                          | 0% Coinsurance/Copay<br>After \$50 Deductible is Met           |
| In-Patient Hospital Care           | 0% Coinsurance/Copay<br>After \$50 Deductible is Met           |
| Prescription Drugs                 | \$10 (tier 1)/\$20 (tier 2)/\$20 (tier 3)                      |



### **My Account**

In today's digital world, you want quick, easy and secure access to your health insurance information. With your *My Account* on www.uhcsr.com, you have just that, 24 hours a day, seven days a week.

Once you've created your *My Account*, just log in with your user name and password at MyAccount.uhcsr.com and access your account online, at your own convenience.

Create your account today and:

- View your benefits and coverage details
- View or print your ID card
- Review Action Center alerts and your messages
- Check claim status and Explanations of Benefits (EOB)
- Review claims letters
- Update personal information
- Search for a preferred provider
- Provide other insurance information, accident details or Personal Representative Appointment
- Provide tax information for IRS Form 1095-B

Insurance information and self-service features at your fingertips!

# Creating your *My Account* is as Easy as 1-2-3!



Visit MyAccount.uhcsr.com

Follow the onscreen prompts - you'll need the email address we have on file for you, your school ID number, or your 7-digit SR ID, located on your medical insurance ID card.

Select a user name and password. Your user name must contain 6-30alphanumeric characters. Your password must have 8-12 characters and include at least three of the following: an uppercase character, a lowercase character, a numeric character (0–9), and a special character (e.g., \*, ~, \$, etc.).

UnitedHealthcare StudentResources 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 (Chinese), 我們免費為您提供 語言協助服務。請致電: 1-866-260-2723.











# Easy Access with UHCSR's Mobile App

At UnitedHealthcare **Student**Resources, we understand you live in a digital world and want easy access to information right on your smartphone. With the free UHCSR Mobile App you have just that.

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As a UHCSR member, when you use our app you have access to our most popular self-service features:

- View and share your ID card. You can even email or fax your ID card to your provider. (Covered dependents are also included.)
- View claims received within the prior 120 days for the primary insured and covered dependents. Details include the provider, date of service, status, claim amount and amount paid.
- Search for a provider. Plus with the app, you can easily look up their location on a map and give them a call.
- Create your *My Account* with your email address, school ID or SR ID number.
- Quick access to Customer Service.
- Appoint a Personal Representative to act on your behalf for health insurance matters with UHCSR.
- · Easily review and explore the best care options for your needs.

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#### 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
- No consultation fee for UHCSR members\*
- \$40 consultation fee for non-UHCSR members
- Avoid trips to the doctor's office, urgent care or emergency room
- Share consult results with your PCP
- Use whatever device is convenient - smart phone, tablet, computer, etc.\*\*

\*When services are obtained during the policy effective dates.

\*\*Telephone services and/or video chat availability is determined by state requirements.

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state.



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

We've partnered with HealthiestYou to provide you with round-theclock 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.

HealthiestYou also offers notifications via smart phone app - students may receive a notification when they arrive at an Emergency Room or Urgent Care Center. This notification will serve to remind you of your telehealth benefit that allows you to speak to a doctor without having to sit in a waiting room.

For more information, call 1-855-870-5858 or visit www.telehealth4students.com



Need a little help?

You are not alone.



### Confidential

Personalized

Convenient



According to American College Health Association's 2017 survey, **39% of college students** report feeling so depressed that it was difficult to function and 1 in 5 are diagnosed or treated for anxiety. Through BetterHelp, a national virtual counseling service, you can get the help you want, the way you want it. Starting on the effective date of your policy, you have access to Psychologists (PhD/PsyD), Marriage and Family therapists (LMFT), Clinical Social Workers (LCSW) and Licensed Professional Counselors (LPC). These professional licensed counselors will be available to you via ongoing text communications, live chat, phone, video or groupinars.

When you first visit the counseling website, you will be asked to register and complete a questionnaire that will request your UHCSR insurance information on your ID card, emergency contacts and your goals for accessing the service. The questionnaire will also ask you for counselor preferences (gender, specialty, etc.) to ensure you are matched with a practitioner that can help you meet your goals. Within 24 hours after completing the questionnaire, you will be contacted by a counselor to schedule an appointment and decide on a communication method that best suits your needs.

As an insured with **Student**Resources, there is no consultation fee for this service. Every communication with a BetterHelp counselor is covered 100% during your policy period.

Insureds must register at www.counseling4students.com to use BetterHelp services.

Non-insureds can access BetterHelp by clicking on "Get Started" and selecting "Registering for paid account".



