

# HOW DOES THE UT SPONSORED STUDENT HEALTH INSURANCE WORK

## Insurance ID Cards

Once your enrollment has been processed, you will need a copy of your insurance ID card to go to the doctor or fill a prescription. To create an online account, visit <https://www.uhcsr.com>



After you log in, click the 'ID Card Information' link to view, print, or request a mailed copy of your insurance ID Card.

## Doctor Visits

UT Knoxville students must use the resources of the Student Health Center first where treatment will be administered or referrals issued. This does not apply in the event of an emergency, the Student Health Center is closed, or you're more than 50 miles from campus. See the 2014-2015 UT Knoxville Referral Guide for more information.

**Step One:** Call (865)974-3648 or visit your UT Student Portal to schedule an appointment at the UT Student Health Center.

**Step Two:** Go to the UT Student Health Center, located at 1800 Volunteer Boulevard Knoxville, TN 37996, at your scheduled appointment time. Be sure to bring a copy of your insurance ID card with you.

**If you are referred to an outside provider:** For the best benefits, schedule an appointment with a provider in the **UnitedHealthcare Choice Plus** network. To find in-network providers, search online at <https://www.providerlookuponline.com/UHC/po7/Search.aspx>, click the 'Locate a Network Provider' link in your account, or call UnitedHealthcare StudentResources customer service at 1-800-767-0700. Be sure to bring a copy of your insurance ID card to your appointment. There is a \$25 in-network office visit copay, which means you will pay each doctor outside of the UT Student Health Center \$25/visit. Payment will be collected by the doctor's office before you see the provider. Your doctor's office will file a claim with insurance, and once the claim has been processed your doctor's office will bill you if you have a balance due.

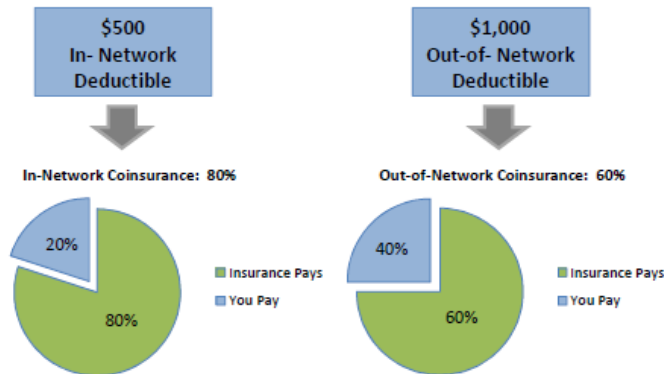
➤ <b>Example:</b>	Hospital Bill:	\$1000.00
	Deductible*:	\$500.00 (you pay this + 20% co-insurance)
	Balance:	\$ 500.00 (insurance will pay 80% of this amount)
	Insurance Pays:	\$ 400.00 (this is the amount insurance pays)
	Balance:	\$ 100.00 (this is your 20% balance)
	Amount you owe:	\$500.00 + \$ 100.00 = \$ 600.00

\*deductible only applies once per academic/insurance year so on a subsequent hospital bill of \$1000.00 in the same academic year, insurance will pay 80% (or \$800.00) of total amount leaving you with a total balance due of \$200.00

## Deductible, Coinsurance, Out-of-Pocket Maximum

**What is a deductible?** A deductible is the amount you pay before insurance will cover any remaining eligible expenses. The UT Student Health Insurance has a \$500 In-Network and \$1,000 Out-of-Network deductible, meaning if you see providers in the UHC Choice Plus network you will need to satisfy a \$500 deductible, and if you go out of network you will need to satisfy a \$1,000 deductible before insurance will cover any other eligible expenses.

**What is coinsurance?** Coinsurance is the percentage of eligible medical expenses that the insurance company will pay once you have met your deductible. The UT Student Health Insurance plan has an 80% in-network and 60% out-of-network coinsurance. Once you have met the deductible, UHCSR will cover remaining eligible expenses as follows:



**What is an Out-of-Pocket (OOP) Maximum?** An Out-of-Pocket maximum refers to the maximum amount you will have to pay before insurance will cover 100% of essential health benefits. This limit includes deductibles, coinsurance, and copayments. The OOP Max for in-network providers is \$6,350. There is no OOP Max for out-of-network providers.

## Prescription Drug Coverage

Many prescription drugs are covered by the UT Student Health Insurance, but you must pay the co-pay at the pharmacy each time you fill a prescription until you reach the OOP Maximum. The copay amount will be determined by the tier that your prescription drug falls under and are as follows:

**Tier 1: \$20**

**Tier 2: \$50**

**Tier 3: \$80**

For the **MOST CURRENT** prescription information, log on to your account at [www.uhcsr.com](http://www.uhcsr.com) or call OptumRx at 1-855-828-7716. **Prescription prices and tier structures are SUBJECT TO CHANGE AT ANY TIME.**

## Additional Information

- Dependent coverage is available; enrollment opens at the beginning of each semester. International student dependents may enroll within 30 days of arrival into the U.S. if the open enrollment period has passed; proof of arrival required. Mid-year enrollment for all students is possible due to life changing events (birth, divorce, etc).
- The UT Student Health Insurance **does not** cover the mandatory Programs & Services Student Health Fee; all students are required to pay this fee for access to the Student Health Center and to ensure student discounts at the UT Medical Center on Alcoa Highway. **Enrolled in 9+ hours: the fee is auto-added to your MyUTK account; enrolled in <9 hours: check with the Student Health Center to ask how to pay the fee.**
- International students with their own insurance who desire to opt out of the UT Student Health Insurance are required to visit Student Health before August 31 for the fall semester and January 31 for the spring semester to complete a waiver form; proof of insurance that meets the UT requirements is required.
- International students with a paid graduate appointment must complete and turn in to the Student Health Center an Insurance Fee Waiver Form each semester; if a student's appointment ends during the academic year, the student may be responsible for insurance charges. Contact the Student Health Center as (865) 974-6147.
- You must be degree seeking AND enrolled in at least 3 graduate or 6 undergraduate hours to be eligible.
- The policy doesn't include dental or vision benefits; optional dental insurance available through The Hildreth Agency