



# Student Health Insurance Program



# How Does Insurance Work Here?

- In the USA, medical expenses are very costly and without medical insurance, you can owe exorbitant amounts for healthcare.
- The SUNY International Health Insurance Plan will help pay for medical bills that you will incur 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 SUNY 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
- Ambulance
- Maternity and Nursery Care for a Covered Pregnancy
- Tel-A-Doc (refer to brochure)
- Medical, Political, Natural Disaster Evacuation and Repatriation

# What Is My Out of Pocket Expense?

- **Deductible** – The amount you must pay annually before the insurance kicks in. *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 0% 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

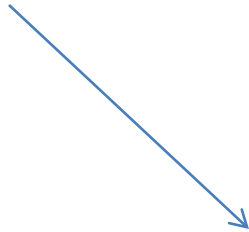
Plan Design (Per Person, Annually)	In-Network Benefits	Out of Network Benefits
Annual Deductible	\$200 (student pays this 1 time, annually, not with each visit)	\$400 (student pays this 1 time, annually, not with each visit)
Coinsurance	0%	10%
Preventative Care Services	Covered in full (annual physical, OBGYN)	10% after deductible
Primary Care Visit	\$0 after deductible	\$50 copay then 10% coinsurance after deductible
Urgent Care Visit	\$0 after deductible	\$50 copay then 10% coinsurance after deductible
Emergency Room	\$0 after deductible	\$0 after deductible
Ambulance	\$0 after deductible	\$0 after deductible
In-Patient Hospital Care	0% after deductible	10% after deductible
Prescription Drugs	\$10 (tier 1)/\$20 (tier 2)/\$20 (tier 3)	\$10 & 10% coinsurance (tier 1), \$30 & 10% coinsurance brand

# How Do I Get Started?

You will receive an email from [notifications@uhcsr.com](mailto:notifications@uhcsr.com) that an ID card is available for you.

To view, download or request a hard copy ID Card, 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.

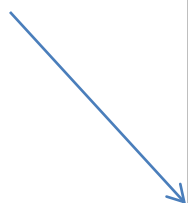
- **ATTENTION:** If you speak English, language assistance services, are available to you free of charge. Please call 1-866-260-2723.
- **ATENCIÓN:** Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-866-260-2723.
- **請注意:** 如果您說中文 (**Chinese**),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



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



## Let's get you registered

Create your [HealthSafe ID](#) to help protect the security of your personal health information.

All fields are required unless marked as optional.

First Name

Last Name

Date of Birth (mm/dd/yyyy)

Identification Type

[? Help](#)

SR ID

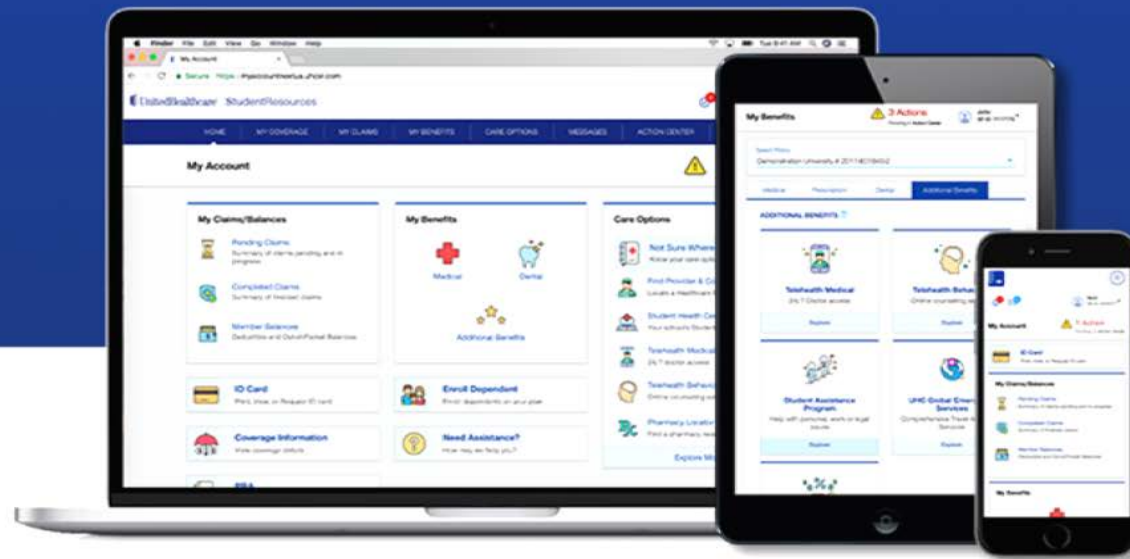
Student ID / Civil ID / National ID (SACM)

Student ID / Civil ID / National ID (SACM)

Continue

# 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 UHC account dashboard with a dark blue navigation bar at the top containing the following links: Home, My Coverage, My Claims, My Benefits, Care Options, Messages, Action Center, and Need Assistance?.

The main content area is organized into several sections:

- My Claims/Balances**
  - Claims Summary**: Summary of pending & completed claims
  - Member Balances**: Deductible and Out-of-Pocket Balances
  - Submit Claim**: Request Reimbursement for your claims
- My Benefits**
  - Medical**: Represented by a red cross icon.
  - Additional Benefits**: Represented by three yellow stars.
- Care Options**
  - Find Medical Provider/Estimate Cost**: Locate a Healthcare Provider
  - Find Mental Health Resources**: Review your Mental Health Services
  - Student Health Center**: Your school's Student Health Center
  - Telehealth Medical**: 24/7 doctor access
  - Telehealth Mental Health**: Virtual online counseling
  - Pharmacy Locator**: Find a pharmacy nearby
  - Not Sure Where To Go?**: Know your care options and cost
- ID Card**: Print, View, or Request ID card
- 24/7 Crisis/Counseling Support**: Immediate access to a licensed clinician
- Coverage Information**: Policy Info., Tax Documents, Get Additional Coverage, View Coverage Letter (COC)
- Learn More About Your Health Insurance**: Videos, FAQs, Glossary
- Authorize Someone To Speak On Your Behalf**: Appoint Personal Representative (PRA)

A light blue button labeled "Explore More" is located at the bottom of the Care Options section.

# 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®** 2018-19 Academic Year  
**StudentResources**

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

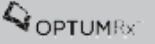
For Members: 1-888-714-6544  
For Providers: 1-888-224-4875

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

UnitedHealthcare Options PPO Network

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

 MultiPlan  
Complementary Network

 OPTUMRx

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

### 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](mailto:assistance@uhcglobal.com)

Reference ID Number: 902490431

# Summary of Dental Plan Benefits

- Dental coverage for all enrolled students and voluntary option to enroll their dependents
- Ameritas Nationwide Network

Plan 1: Dental Plan Summary

Effective Date: 8/15/2024

Plan Benefit	In Network	Out of Network
Type 1	100%	100%
Type 2	80%	50%
Type 3	50%	50%
Deductible	\$50/Calendar Year Type 2 & 3 Waived Type 1 3 Family Maximum	\$100/Calendar Year Type 2 & 3 Waived Type 1 3 Family Maximum
Maximum (per person) Allowance	\$2,000 per calendar year Discounted Fee	\$1,250 per calendar year 80th U&C
Waiting Period	None	None
Annual Eye Exam	None	None
Annual Open Enrollment	Included	Included



# Need Support?



**For Health Insurance Plan or Claim Assistance**

888-714-6544 or email [customerservice@uhcsr.com](mailto:customerservice@uhcsr.com)

To Locate a Provider click [here](#)



**For General Assistance**

866-535-0456 or [student@haylor.com](mailto:student@haylor.com)



Thank You, On Behalf Of  
The HFC Collegiate Team

