SACM
FREQUENTLY ASKED QUESTIONS

Contents

ELIGIBILITY / ENROLLMENT

1. **What is the required document to apply for health plan coverage with UnitedHealthcare?**

   Enrollment information for the health plan is provided to the student by SACM. SACM will provide enrollment information to UnitedHealthcare **Student**Resources (UHCSR).

2. **What are the UHCSR coverage guidelines**?

   When you have a confirmed scholarship through SACM, you have health plan coverage administered by UnitedHealthcare **Student**Resources.
   - If your scholarship is postponed, your health care coverage will be terminated.
   - Your health care coverage will be terminated one month after your scholarship end date.

3. **What do I do if my school requires health coverage?**

   Once you arrive at your college or university, proceed to the International Admission Office and obtain an Insurance Waiver Form. If you don't, the university will require you to purchase insurance coverage through the university and you will be responsible for the costs. Neither SACM nor UHCSR will reimburse you. Completion of the waiver form is a mandatory requirement.

4. **What should I do if UHCSR does not have my enrollment or my Dependent's enrollment in their system?**

   If you or your Dependent's information is not in the UHCSR system, you must inform SACM Medical Department by submitting a request through the Student Portal (Finance/Insurance). The enrollment information will then be sent to UHCSR. UHCSR must receive a request from SACM to enroll you and your Dependents before you will receive an ID card.

5. What should I do if I need to enroll my Newborn Infant or Dependent?

Newborn Infants are covered under the health plan coverage for the first 31 days, during which the participant needs to add the Newborn Infant to the Ministry of Higher Education (MOHE) student portal, as a Dependent. The same procedure is followed when adding/rehiring Dependents, the student needs to add/update information of the Dependent in the MOHE student portal.

6. What type of communications will I receive to inform me that I have coverage?

- Medical Information: You should have received a welcome letter in the mail with your medical ID card attached. If you did not receive an ID card in the mail, please check the Safeer portal to verify your address. Medical ID cards are only sent to valid, domestic mailing addresses. If you need a medical ID card immediately, you can access your (and any dependents on your plan) ID card on our website, www.uhcsr.com/sacm. You will need to register and create an account (if you haven't already done so). Once logged in to My Account, you'll have access to view/print the ID card and/or request a new card be mailed to you.

- Dental Information: SACM sends your information to UHCSR, who will then submit your information to UnitedHealthcare (UHC) Dental. For newly enrolled members, UHC Dental will send a permanent dental ID card to the address on file for you and your dependents. Continuously enrolled SACM members should continue to use the dental ID card that was provided in 2016. Please note, the dental ID card cannot be mailed until UHCSR receives your domestic address from SACM.

7. How do I change or update personal information, such as my or my Dependent's name, date of birth and/ or address, email?

You must update (in Arabic and English) personal information, including address changes, in SACM's Databases through the Ministry of Higher Education's student portal / Safeer. SACM will send updates electronically to UHCSR. Ensure you have provided a domestic address so that information can be mailed to you.

8. Where can I review student health plan details before I enroll?

Plan documents can be found on uhcsr.com/SACM under the "Plan Description" section. The documents are stored as Adobe Acrobat.pdf files for easy reading and/or printing.

9. How can I activate my health plan ID cards?

Your medical and dental ID cards are automatically activated when eligibility from SACM is loaded in our system. We receive eligibility files from SACM on a daily basis.

10. **How long does it take for the health plan to be active?**

UHCSR receives daily eligibility files from SACM. Once coverage is loaded, the member is active at that time.

11. **How do I know that I am covered with UnitedHealthcare?**

Medical ID cards were mailed to all SACM members in mid-December 2016. If you did not receive a medical ID card in the mail, please check the Safeer portal to verify your mailing address. Medical ID cards are only mailed to valid, domestic mailing addresses. If you need an ID card immediately, you can access your ID card electronically through your My Account at www.uhcsr.com/sacm. Once logged in, you can also verify your coverage dates.

FINDING AND USING A NETWORK PROVIDER

1. **How do I find a Medical provider?**

Medical providers who are participants of the UnitedHealthcare Choice Plus PPO network, may be found at uhcsr.com/SACM by selecting "Medical – UHC Choice Plus" in the section entitled "Find Providers." You may also search for a provider from within your *My Account* or by using the free UHCSR mobile app.

2. **How do I find a Dental provider?**

Dental providers who are participants of the UHC Dental network, can be found at uhcsr.com/SACM by clicking the "Dental – My UHC Dental" link in the section entitled "Find Providers" or from within your *My Account*. Additional information is available in your Student Guide.

3. **What's the advantage of seeing a network provider?**

UnitedHealthcare has negotiated special rates with their Preferred Providers for both Medical and Dental services, thus saving you money.

4. **Am I required to seek treatment from a network provider?**

You are not required to seek medical treatment from a Preferred Provider, but going out of the network will cost you more. There is a $10,000 Out-of-Network deductible on the medical plan. This means you will be responsible for the first $10,000 in charges.

There is no Out-of-Network coverage for dental providers; therefore, you will be responsible for all dental services that are rendered at Out-of-Network dental providers.

5. **How can I ensure that a medical provider is a Preferred Provider?**

    When you contact the provider, you must ask them if they are in the UnitedHealthcare Choice Plus PPO network. Many providers will accept UnitedHealthcare coverage; however, this does not guarantee that they are in the UnitedHealthcare Choice Plus network. You are responsible to ensure the provider you use is in the UnitedHealthcare Choice Plus PPO network.

6. **What should I do if the hospital and the doctor are not in the network?**

    Using a provider that is in the UnitedHealthcare Choice Plus PPO network reduces your out-of-pocket expenses but is not required. You can locate providers and facilities that are in the network by accessing uhcsr.com/SACM. It is also recommended that you refer to your Student Guide or Benefits Booklet for additional information.

USING THE PLAN

1. **What services are provided online?**

    You will first need to create a *My Account* from our website or mobile App. Once you have created an ID and password, you can login to review information about your plan. You can find the following information:
    - Network Medical Provider Search
    - Dental Provider Search
    - View current coverage information
    - View personal information
    - View/print/download medical ID card
    - View Claims information
    - Submit Accident Details Form
    - Personal Representative Appointment Form (needed when authorizing someone to act on your behalf in matters of your health coverage)
    - Links to Value Added Benefits such as:
        - Global Emergency Services (For benefits when traveling)
        - Healthiest You (Telehealth service)
        - Dental Benefit and ID card information
    - Message Center (an inbox of emails that are sent by UHCSR regarding claims)

    UHCSR also offers a free mobile app, available in the Google Play or Apple stores online. Simply search UHCSR in one of those stores to download the app. With the mobile app, you can view, fax, or email your electronic medical ID card, check the status of recent claims, or search for a preferred provider.

2. **What if I lost or forgot my medical ID card?**

Medical: Your medical ID card is always available to you electronically on the UHCSR mobile app. The online web portal, *My Account* also provides an electronic medical ID card that can be printed out on your own printer to be used immediately.

Dental: To request a replacement or print a temporary Dental ID card, go to www.myuhc.com. You may also access this link within UHCSR's *My Account* on the ID card and Dental Plan pages.
Note: You must be registered to access your Dental ID card. Refer to your Student Guide for additional information.

3. **How do I know if something's covered?**

Please refer to the Schedule of Benefits in your Student Guide or Benefits Booklet. You should also review the Exclusions and Definitions sections of your Benefits Booklet for additional information. If you still have questions, call the Customer Service number found in your Student Guide, Benefits Booklet, on your ID card, or within the UHCSR mobile app. Please be sure to call the correct Customer Service Department for medical and dental questions.

4. **If I am ill or have an accident, what should I do?**

If this is an emergency, call 911 or go to the nearest emergency room. If that's not the case, your best option is to search for a Preferred Provider in the area.

5. **What should I do if I'm away from school?**

Your plan includes a national network of health care providers. If you are in Saudi Arabia, seek the appropriate medical attention and pay for the services out of pocket. You can then submit the Covered Medical Expenses for member reimbursement. Please note: Only Medical Emergency expenses will be covered outside of the U.S. and Saudi Arabia.

6. **What if I need to be admitted to a hospital?**

Your plan includes pre-admission notification. Of course, in a Medical Emergency, this doesn't apply.

7. **Are Preferred Providers just located in the area around my college campus?**

Your plan comes with a national network of health care providers. Therefore, whether you're at school, at home, or even enjoying spring break in the U.S., odds are you'll find Preferred Providers in the area.

8. **Do I have to pay any fees for visits to a doctor or hospital within UnitedHealthcare network?**

Covered Medical Expenses are paid at 100% (percent) of the Preferred Allowance, with a few exceptions, such as the Medical Emergency benefit with a $100 Copay per visit. Seeking treatment

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from a network provider will offer substantial savings. Refer to your Student Guide or Benefits Booklet for additional information.

9. **Which pharmacy can I use to fill my prescription?**

   You can search for a network pharmacy by visiting uhcsr.com/SACM and clicking the "Find Pharmacy" link or from within your ***My Account***.

10. **When scheduling an appointment, should I tell the provider's office that I have medical coverage from UnitedHealthcare?**

    Yes, inform them your coverage is with UnitedHealthcare **Student**Resources, when you schedule an appointment, as well as, your medical plan number and group name (found on your ID card). With the UHCSR mobile app, you can also email or fax a copy of your medical ID card to the provider. Inform the provider that **Student**Resources does not have eligibility on-line and will need to call the number on your ID card for benefits and eligibility.

11. **Do I need an approval from UnitedHealthcare to have an appointment with my primary Doctor?**

    No.   This plan does not include pre-certification requirements.

12. **Do I need a referral letter from UnitedHealthcare to follow up with a doctor?**

    No. There are no referral requirements on this plan.

13. **If I am receiving treatment in a hospital and have been informed that a service is not covered? What should I do?**

    To ensure services that you are seeking are covered, it is advised that you or your provider contact UnitedHealthcare prior to receiving treatment.

14. **How do I seek medical care outside of the US, including Saudi Arabia?**

    If you are in Saudi Arabia, seek the appropriate medical attention and pay for the services out of pocket. You can then submit the covered medical expenses to UHCSR for member reimbursement. If you are outside of the U.S. and Saudi Arabia, only Medical Emergency expenses will be covered. If this is the case, you must pay upfront and submit the claims for member reimbursement.

15. **Am I covered while studying or traveling abroad?**

    Your plan also includes a travel assistance program, Global Emergency Services from UnitedHealthcare Global. Review your Student Guide or Benefits Booklet for additional information about this program.

CLAIMS

1. **Is a claim form required to submit member reimbursement for a medical claim that I paid up front?**

   A claim form is not required to submit reimbursement for a claim that you paid up front. Refer to the following question regarding how to submit a claim for member reimbursement and the information needed.

2. **How do I submit a medical claim for member reimbursement?**

   Use the following procedure if you desire to be reimbursed for claims you paid upfront to Out-of-Network providers in the U.S. or for care received in Saudi Arabia. A claim form is not required. Be sure all documentation submitted is legible.
   - Provide a copy of the front and back of your ID card as well as the patient information, if different than the participant.
   - For medical claims, the bills must include provider name, address and phone number, diagnosis code (nature of illness), procedure code (service performed), service date, and cost.
   - For prescription claims, provide receipt or computer printout from the pharmacy which includes patient name, doctors name, medicine name, date dispensed, quantity, and purchase price.
   - Valid proof of payment must also be submitted with your claims. For a list of requirements, refer to "What type of proof of payment is required to submit my claim for reimbursement?" within this document.
   - Mail this claim to the information below. Be sure to keep a copy for your records.

     Mail claim to (address on your medical ID card):

     UnitedHealthcare **Student**Resources
     P. O. Box 809025
     Dallas, TX 75380-9025

3. **What type of proof of payment is required to submit my medical claim for reimbursement?**

   - For prescription claims, provide a receipt or computer printout from the pharmacy which includes patient name, doctors name, medicine name, date dispensed, and purchase price.
   - For medical bills paid in cash: Include verification of cash payments detailed on provider letterhead, signed and faxed by the provider
   - For medical bills paid by check: Include a copy of front and back of cancelled check
   - For medical bills paid with a credit card: Include a copy of the credit card statement showing payment for the services billed

4. **If I am in an accident or I have an injury, is there a special form to complete?**

   Yes, log into your *My Account* page and click on "Accident Details Forms" in the navigation menu. Complete the online form and submit it.

5. **How can I check the status of a medical claim?**

   Log into your *My Account* page and select "View My Claims" in the navigation menu. From there you can see both completed claims and claims in progress. You can also use the mobile app to view the status of claims processed within the past 60 days.

6. **Where do I send medical claims?**

   Log into your *My Account* page and you'll see a section headed Policy Information. Under that is a link called "View Claims Address". Click that link to display the correct address for processing claims.

7. **What if I need someone else to call in about my medical claims?**

   If you need someone else to call in on your behalf, you can simply login to *My Account* and select the Personal Representative Form (PRA), and then complete it for the caller prior to them calling our Customer Service. A PRA form is also available on our website. Please allow 48 hours if we're receiving the PRA form via mail, fax, or email.

8. **Does the SACM plan administered by UnitedHealthcare cover Vision Treatments?**

   Your plan includes benefits for routine eye exams and vision care supplies. Please refer to your Student Guide or Benefits Booklet for additional information.

9. **What can I do if I don't agree with a denied claim?**

   If your claim is denied and you do not agree with UHCSR's decision, you have the right to appeal in writing within 180 calendar days from the date of denial. Claim appeals should be sent to:

   UnitedHealthcare **Student**Resources
   P. O. Box 809025
   Dallas, TX 75380-9025

CUSTOMER SERVICE

1. **If I have questions regarding my dental or medical plans, who should I ask?**

   If you have questions about your benefits or other aspects of your plan, please feel free to contact the appropriate Customer Service Department. You'll find the phone numbers in your Student Guide, Benefits Booklet, on your ID card. You may also log into your *My Account* page and you'll see the toll-free phone numbers. Please be sure to contact the correct Customer Service Department for medical and dental inquiries.

2. **Why do providers tell me my coverage is terminated when I know it's active?**

    Check with the provider and find out how they are verifying your coverage. Providers need to contact UnitedHealthcare to verify eligibility by calling the provider number listed on your ID card.

3. **How come my medical claim was denied for no coverage when I know I have coverage?**

    It is possible the claim was sent to the wrong address. Providers should send your medical claims to UnitedHealthcare **Student**Resources; P.O. Box 809025; Dallas, Texas 75380-9025. If they file electronically, the electronic payer ID is through Emdeon and is 74227.

DENTAL

1. **What kind of services that are covered in Dental plan?**

    The SACM dental plan provides IN Network Only (INO) benefits for covered members. The plan provides a $2000 per person calendar year maximum and there is no annual deductible.

    Major (Class III) category consists of inlays, onlays, crowns, dentures (both partial and complete), implants and bridges. Basic (Class II) category consists of minor restorative, endodontics, periodontics, oral surgery and general services. Preventive and diagnostic services are in a class by themselves (Class I) as is orthodontics (Class IV).

    The plan provides 100% In Network Coverage for Preventive & Diagnostic Coverage (cleanings; fluoride; x-rays); 100% In Network Coverage for Major Services (Fillings; Endodontics; Periodontics; Oral Surgery) and 100% In Network Coverage for Major Services (Crowns; dentures).

    Additionally, there is a $2000 Lifetime In Network Orthodontia benefit for children up to age 19.

    The SACM plan generally does not cover services typically considered cosmetic, elective or normally covered under a medical plan. Please refer to the General Exclusions and Limitations for a list of services that are not covered.

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