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 Admissions Office and obtain an Insurance Waiver Form. If you do not, 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.

23COL4517

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 Education (MOE) 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 MOE student portal.

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

Medical Information: You will receive an email notification when your ID card is available in My Account. You can access your (and any dependents on your plan) ID card on our website, www.uhcsr.com/sacm or with our mobile app. You will need to register and create an account (if you do not already have one). Once logged in, you will have access to view/print your ID card and/or request a 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 previously provided, all dependents have the same dental ID number as the primary. 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 Education's student portal / Safeer2. 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 Medical - Student Plan card. 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?

All covered SACM members will receive an email notification at the beginning of the policy year. You can verify your coverage effective dates and access your medical ID card through your My Account at www.uhcsr.com/sacm.

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 can be found at uhcsr.com/SACM by selecting "Medical – UHC Choice Plus" under the "Find Providers" tab. 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 selecting "Dental – My UHC Dental" under the "Find Providers" tab or from within your My Account.

   Additional information is available in your Student Guide.

3. **What is 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.

SACM
FREQUENTLY ASKED QUESTIONS

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 log in to review information about your plan. You can find the following information:
   - Network Medical Provider Search
   - Dental/Vision Provider Search
   - View current coverage information
   - View personal information
   - View/download/fax medical ID card
   - View and respond to claim letters online.
   - Submit and view claims information
   - Personal Representative Appointment Form (needed when authorizing someone to act on your behalf in matters of your health coverage)
   - Links to Additional Benefits such as:
     - Global Emergency Services (For benefits when traveling)
     - Healthiest You (Virtual service)
     - Dental/Vision Benefit and ID card information
   - Message Center (an inbox of emails that are sent by UHCSR)

   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 Dental ID card, call UHC Dental customer service at 1-877-881-8825. 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 is 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 is not the case, your best option is to search for a Preferred Provider in the area.

5. **What should I do if I am 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 does not 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 are at school, at home or even enjoying spring break in the U.S., you are likely to 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 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 selecting "PBM National" under the "Find Pharmacy" tab 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; also provide your group number and SR ID number (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 & proof of payment 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. Make 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 from 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, cost, and tax ID number (if applicable for US based providers.
- For each 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 address below or **submit online through your My Account**. 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, doctor's name, medicine name, date, dispensed and purchase price. Be sure to include your current mailing address.
   - 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 the card/account holder information and payment for the services billed
   - For medical bills paid with an ATM or debit card: Include a copy of the debit card statement showing the card/account holder information and payment for the services billed

     Please note that the name of financial institution should be listed on the credit/debit card and bank statement.

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, click on "My Claims" and then select "Manage Accident Details". 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 "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 120 days.

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

   Log in to your My Account page and select "Contact Us" in the Quick Links section at the bottom of the My Account screen to see the Claims Mailing Address. Claims address can now also be found on the back the student's ID card.

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 are 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 do not 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 can be submitted through My Account or mailed to:
   UnitedHealthcare Student Resources
   P. O. Box 809025 Dallas, TX 75380-9025

SACM
FREQUENTLY ASKED QUESTIONS

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 will find the phone numbers in your Student Guide, Benefits Booklet and on your ID card. You may also log into your My Account page and you will see the toll-free phone number at the bottom of the Needs Assistance page. 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 is active?

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

3. Why was my medical claim 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 Change Healthcare and is 74227.

DENTAL

1. What kind of services are covered on the 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.

Last Update: 02/02/23