



Frequently Asked Questions for the St. Lawrence University Student 2013–2014 Injury and Sickness Insurance Plan

Underwritten by UnitedHealthcare Insurance Company of New York

Contents

Who do I contact if I have questions or need help?

- Questions about what’s covered, how to access benefits, enrollment concerns, or replacement ID cards? 2
- Questions about a specific claim or claims payment? 2
- How can I find a Provider? 2
- How can I find a Participating Pharmacy? 2
- What services does FrontierMEDEX provide? 2

Enrollment/Eligibility

- Who is eligible? 3
- How do I enroll? 3
- How do I enroll my eligible dependents? 3
- How do I waive? 3
- Is there anything I need to know before waiving coverage? 3
- Can students with comparable coverage still enroll in the student insurance plan? 4
- I am a student athlete—would intercollegiate sports injuries be covered?.....4

Insurance Plan Benefits

- How much does the Basic Plan cost? 4
- How do I get my prescriptions filled? 4
- What if I have a pre-existing condition, am I covered? 4
- Am I required to get a referral from my school’s Health Services before I seek treatment elsewhere? 5
- Do I get an ID card? 5
- How do I print an ID card online? 5
- Does this plan cover me when I am off campus, traveling or studying abroad? 5

Finding a provider

- Can I go to any doctor or hospital? 5

Claims Processing

- If I receive a bill for services I received or need to be reimbursed, what should I do? 5
- How can I check the status of my own claims? 6
- Is any other information needed in order to pay a claim? 6
- How will my claims be paid if I have health insurance in addition to the St. Lawrence University Student Injury and Sickness Insurance Plan?6

Plan Enhancements

- What enhancements are available under this plan? 6

Who do I contact if I have questions or need help?

Questions about what's covered, how to access benefits, enrollment concerns, or replacement ID cards?

Customer Service Representatives are available through our toll-free number, 1-800-767-0700, from 7:00AM–7:00PM Central Standard Time, Monday through Friday. After 7:00PM, calls are directed to our Interactive Voice Response (IVR) system. Customer Service may also be contacted via email at customerservice@uhcsr.com or by filling out the Feedback Form on www.uhcsr.com.

Questions about a specific claim or claims payment?

For claims inquiries, please feel free to call our toll-free number, 1-800-767-0700. Customer Care Representatives are available to answer questions from 7:00AM–4:00PM Central Standard Time, Monday through Friday. You may also email claims@uhcsr.com for questions about a specific claim or claims payment.

How can I find a Provider?

A provider can be found by simply logging in on www.uhcsr.com/stlawu and going to the *My Account* page after receiving confirmation of coverage. On the *My Account* page, in the box titled “Policy Information”, you’ll see a link called “Locate a Network Provider”. This link will redirect you to the network website appropriate for your policy.

In addition, a Customer Service phone number will be displayed that you can call for help in finding a provider.

How can I find a Participating Pharmacy?

To find Participating Pharmacies, log into your *My Account*, via www.uhcsr.com/stlawu, click “Prescription Plan Information” and then the “Pharmacy Locator” link. You can also view the “Pharmacy Locator” on your Smartphone or mobile device via the secure mobile site, my.uhcsr.com.

Additionally, you may call Customer Service toll-free at 1-800-767-0700 from 7:00AM–7:00PM Central Standard Time, Monday through Friday for assistance.

What services does FrontierMEDEX provide?

Enrollment with UnitedHealthcare **Student**Resources includes a unique global emergency services from FrontierMEDEX. This program immediately connects you* to doctors, hospitals, pharmacies, and other services if you experience a medical emergency while traveling 100 miles or more from your permanent residence, campus location, or in another country.

One simple phone call to FrontierMEDEX will connect you to:

- ◆ A global network of pre-qualified medical providers
- ◆ Experienced crisis management professionals
- ◆ A state-of-the-art Emergency Response Center with worldwide response capabilities
- ◆ Air and ground ambulance service providers

FrontierMEDEX arranges and pays for all the Medical Evacuation and Repatriation Services it provides without limits on the covered cost. This alleviates many of the obstacles and potential expenses that can be caused by medical emergencies away from home.

FrontierMEDEX's services do not replace medical insurance during medical emergencies away from home. All medical costs incurred should be submitted to your health plan and are subject to the policy limits of your health coverage.

*Eligibility may extend to spouse and dependent children.

Enrollment/Eligibility

Who is eligible?

All full time St. Lawrence University students.

Eligible dependents, including student's spouse or Domestic Partner and dependent children under age 26, of insured students can also be enrolled in the St. Lawrence University Plan for an additional cost.

How do I enroll?

All eligible full time students who do not submit an online waiver by the deadline will be automatically enrolled in the basic plan and charged for the student insurance plan.

How do I enroll my eligible dependents?

Students need to purchase coverage for their eligible dependent(s) at the same time of their initial plan enrollment in the student insurance. Dependent coverage must be purchased for the same period of coverage as the student's period of coverage and cannot exceed coverage purchased by the student. For example, a student enrolled for annual coverage cannot purchase dependent coverage for the Spring Semester unless a qualifying event, as defined below, occurs.

A student's dependent(s) must be enrolled within 30 days from the effective date of the policy, or within 31 days of a qualifying event. A qualifying event is when a student experiences one of the following: (a) marriage (b) birth of a child, (c) divorce, or (d) if the dependent is entering the country for the first time. Reminder: with the exception of the dependent entering the country for the first time, all other qualifying events noted above will only be approved if experienced by the student.

Students may enroll their eligible dependents online for an additional premium by visiting www.uhcsr.com/stlawu, selecting "Dependent Enroll" and completing the form by the published deadline.

How do I waive?

If you determine your coverage to be comparable, go to studentcenter.uhcsr.com/stlawu,

1. Click on "2013–2014 St. Lawrence University Waiver".
2. Enter your Date of Birth and Student ID, and then click "Continue".
3. Complete the required form fields and select "Submit". When waiving the insurance, have your current health insurance ID card ready as you will need this information in order to complete the Waiver Form. Immediately upon submitting your online waiver you will receive a confirmation email. Please save this email and print a copy of it for your records.

Is there anything I need to know before waiving coverage?

Before waiving you should review your current policy to be sure that it provides comparable coverage:

- ◆ Will your current plan cover medical care beyond emergency services (i.e. Doctor's office visits; diagnostic testing, labs & x-rays; and prescription drugs) in the Canton, NY area?
- ◆ Does your plan have a high deductible that must first be met before your plan will pay for services received?
- ◆ Does your health plan have doctors and hospitals in the Canton, NY area?
- ◆ If you are able to receive care, will you have to pay up front and then seek reimbursement?
- ◆ If you are a NCAA athlete, will your plan cover injuries incurred as a result of an intercollegiate sports activity or event up to the NCAA requirement of \$90,000 minimum coverage for a sports related injury?

Can students with comparable coverage still enroll in the student insurance plan?

Yes, many parents and students enjoy the peace of mind of having the additional health insurance coverage. Some of the added benefits of being enrolled in a student plan include:

- ◆ Access to Health Allies, dental and vision savings programs.
- ◆ Worldwide Travel Assistance services for students studying abroad, including services for medical evacuation and repatriation.
- ◆ Students who may hit the maximum age on their parents' plan will remain fully insured in the student insurance. There are no limitations based on age.

I am a student athlete—would Intercollegiate sports injuries be covered?

If you are a student athlete covered by the Injury and Sickness plan (2013-202712-1), then you are automatically enrolled in the intercollegiate sports coverage. Intercollegiate sports injury coverage is provided under a separate plan issued under policy number 2013-202712-8. Please note that separate terms and conditions apply for intercollegiate sports coverage.

Insurance Plan Benefits

How much does the Plan cost?

| | Annual | Fall* | Spring/ Summer |
|------------------------|-----------------------|------------------------|-----------------------|
| Coverage Period | 8/10/13-8/9/14 | 8/10/13-1/14/14 | 1/15/14-8/9/14 |
| Non-Athlete | \$1,351.00 | \$585.00 | \$769.00 |
| Athlete** | \$1,678.00 | \$727.00 | \$955.00 |

**Applies only to graduating students or students withdrawing after the fall term.*

***Coverage for intercollegiate sports injuries is provided under a separate policy number 2013-202712-8.*

How do I get my prescriptions filled?

To find a UnitedHealthcare Pharmacy (UHCP), log into your *My Account*, via www.uhcsr.com/stlawu, click "Prescription Plan Information" and then the "Pharmacy Locator" link or call Customer Service toll-free at 1-800-767-0700.

At Participating Pharmacies, you will pay the applicable copay at a UnitedHealthcare Pharmacy (UHCP).

Prescriptions are also available through a mail service program through UHCP. Detailed Prescription Drug benefit information is available in the Certificate of Coverage. When prescriptions are filled at pharmacies outside the UHCP network, the Insured must pay for the prescriptions out-of-pocket and submit the receipts for reimbursement to UnitedHealthcare **StudentResources**, P.O. Box 809025, Dallas, TX 75380-9025.

Below are a few of the participating UHCP pharmacies near St. Lawrence University:

Kinney Drugs, 40 State Highway 310, Canton, NY (315) 386-4563

Rite Aid Pharmacy, 19 Miner Street, Canton, NY (315) 386-8611

Walgreens, 173 Market Street, Postdam, NY (315) 265-6192

Wal-Mart Pharmacy, 7494 U.S. 11, Potsdam - (315) 268-6917

What if I have a pre-existing condition, am I covered?

Yes, but only if you were continuously insured through the school's health insurance plan for at least six consecutive months. Once you have been enrolled in the school's plan for six months, your pre-existing condition will be covered as any other condition, or, if you were previously insured under another health insurance plan to a date less than 63 days prior to your enrollment of coverage under this policy.

Pre-Existing Condition means any condition for which medical advice, diagnosis, care or treatment was recommended or received within the six months immediately prior to the Insured's enrollment date

under the policy.

Am I required to get a referral from my school’s Health Services before I seek treatment elsewhere?

No, a referral is not required before being able to seek care or treatment from an off-campus provider. However, the policy year deductible will be waived when treatment is referred by The Diana B. Torrey ‘82 Health and Counseling Center.

- ◆ The Diana B. Torrey ‘82 Health and Counseling Center is available to students Monday–Friday 8:30AM–4:30PM.
- ◆ Accident coverage for Intercollegiate sports injury is provided under a separate policy, 2013-202712-8. The deductible is waived when referred by the SLU Athletic Trainers.

Do I get an ID card?

Within 48 hours after your eligibility is received, UnitedHealthcare **StudentResources** will send you an email notifying you that your ID card is available and giving you instructions on how to take action to retrieve it. UnitedHealthcare **StudentResources** is “Going Green,” so all ID cards will be delivered electronically.

How do I print an ID card online?

1. Go to www.uhcsr.com/stlawu.
2. Log in to your secure MyAccount. (First time visitors will need to create an account.)
3. Select “View or Print ID Card” from either the left side of your screen or middle of the page.
4. Follow the prompts and print your temporary ID card on demand.

Does this plan cover me when I am off campus, traveling or studying abroad?

Yes, you are covered off campus or while traveling or studying abroad.

Finding a provider

Can I go to any doctor or hospital?

Yes, you can go to any provider; however, you can save money by seeing providers that participate in the UnitedHealthcare Choice Plus network because providers participating in this network have agreed to accept a predetermined negotiated amount.

To find a network provider, simply log into your *My Account* via www.uhcsr.com/stlawu upon receiving confirmation of your coverage. On the *My Account* page, in the box titled “Policy Information”, you’ll see a link called “Locate a Network Provider”. Click on this link to redirect you to the UnitedHealthcare Choice Plus network website for St. Lawrence University’s policy.

Claims Processing

If I receive a bill for services I received or need to be reimbursed, what should I do?

Physicians should bill the claims administrator. The billing information is on the back of your health insurance ID card. However if you do receive a bill or you paid for a service and need to be reimbursed, you should send your bill (and proof of payment if seeking reimbursement) to the claims administrator at the following address. You do not need an additional Claim Form. Make sure your name, health insurance ID number, and school name are on the bill. Make a copy for your records and send it to the claims administrator.

UnitedHealthcare StudentResources
P.O. 809025
Dallas, Texas 75380-9025

1-800-767-0700
Email: claims@uhcsr.com

How can I check the status of my own claims?

Claim status can be found by logging into your online *My Account* at www.uhcsr.com/stlawu upon receiving confirmation of your coverage. On the *My Account* page, in the box titled “Policy Information”, you’ll see a link called “View My Claims Information”. When this link is selected, a page will appear showing all claims information.

Is any other information needed in order to pay a claim?

If the treatment you received was a result of an accident, you will receive a letter from the claims administrator asking for information about the accident, i.e. was it the result of a car accident, from playing sports, etc. Your claim cannot be processed without this information, so please respond to the letter promptly. You may also receive a letter asking you if you are covered by any other health insurance plan. It is important to respond promptly to this as well. You may choose to respond online via your *My Account* on www.uhcsr.com/stlawu.

How will my claims be paid if I have health insurance in addition to the St. Lawrence University Student Injury and Sickness Insurance Plan?

The Student Injury and Sickness Insurance Plan will coordinate benefits with other eligible medical, surgical or hospital plans so that combined payments under all programs will not exceed 100% of allowable expenses incurred for covered services and supplies.

Plan Enhancements

What enhancements are available under this plan?

In addition to the Student Injury and Sickness Insurance Plan, insured students can take advantage of these value-added benefits not found in most individual health plans:

Collegiate Assistance Program

This program provides insured students with 24/7 access to wellness resources they can count on anytime—day or night:

- ◆ **NurselineSM** – Students have immediate access to experienced Registered Nurses for nearly any health or medical concern—24 hours a day, seven days a week. They may also access over 1,100 health and wellbeing topics via audio messages, translated in over 170 languages. Students facing stressful or emotional issues can speak to Master’s Level Clinicians for confidential advice on physical, emotional or financial issues anytime, just by calling a toll-free number.
- ◆ **LiveandWorkWell.com** – This secure, confidential website provides students with a wealth of information, including thousands of articles, interactive learning tools, cognitive behavioral therapy modules, searchable databases, financial calculators, and helpful resources for students to use to develop their own self-improvement strategies. Accredited by NCQA and URAC.

UnitedHealth Allies[®]

This program saves members between 10%–25% or more on many health and wellness products and services. Although not insurance, this program is designed to help students stretch their healthcare dollars. With the UnitedHealth Allies[®] discount card, students can save on:

- ◆ Dental checkups and routine treatment, orthodontics, cosmetic dentistry (including teeth whitening), periodontics
- ◆ Fitness club memberships at several different chains, including Gold’s Gym and Lifetime Fitness

- ◆ Fitness equipment and active apparel from Danskin, NordicTrack, and others
- ◆ Weight management programs from Jenny Craig® and others, plus nutritional counseling
- ◆ Smoking cessation programs
- ◆ Natural foods, and vitamins and supplements, with convenient online shopping
- ◆ Stress reduction and relaxation resources, including discounts on Spa Finders gift certificates
- ◆ And more

Disclosure: The UnitedHealth Allies Discount Program is administered by HealthAllies®, Inc., a discount medical plan organization. **UnitedHealth Allies is NOT insurance.** UnitedHealth Allies provides discounts at certain health care providers for health services. UnitedHealth Allies does not make payments directly to the providers of health services. The program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc., is located at P.O. Box 10340; Glendale, CA 91209; 800-860-8773; www.sr.UnitedHealthAllies.com; ohacustomer@optum.com.