

# Make the most of your student health plan



Attending college means big changes and new responsibilities, like learning about health insurance and how it works. As you're on your own, being an active participant in your own health and health care is important. These tips will help you get the most from your school-sponsored health plan.

## 1. Know your policy before seeking medical treatment.

Read your certificate of coverage—particularly the information on benefits, coverage, exclusions and limitations, and frequently asked questions.

**2. The Student Health Center is your first stop.** Students must use the Student Health Center for treatment or to obtain a referral for outside care, so make sure you know when it's open. Sometimes a referral is not necessary, such as for a medical emergency or when the Student Health Center is closed. Your certificate of coverage provides a list of other situations that do not require a referral.

## 3. Learn how to get care outside of the Student Health Center.

Learn specifics like the urgent-care clinic and providers' locations and hours and how to schedule appointments now, before you need it.

**4. Know when to go to the emergency room.** Sometimes it may be difficult to determine if a sudden illness or accident needs immediate emergency care. Your certificate of coverage defines what's considered a medical emergency for the purpose of the plan benefits. If you're still not sure whether you need emergency care, you can speak to a Registered Nurse 24/7, 365 days a year by calling toll-free 1-877-499-3568. But in a life-threatening emergency, such as when you're choking or suffering a severe injury, go to the nearest emergency facility immediately or dial 911.

**5. Use a preferred provider for outside care.** Choose a UnitedHealthcare preferred provider to help maximize your health care dollars and lower your out-of-pocket costs.

To search for participating providers, visit [www.uhcsr.com](http://www.uhcsr.com) and locate your school by clicking on "Find My School's Plan". Once you've found your school's page, click on one of the links under "Search for a Provider" to find a doctor. You can also call Customer Service at 1-800-767-0700.

## 6. Get your prescriptions filled at the Student Health Center.

You can also fill your prescriptions

at a participating UnitedHealthcare network pharmacy, but the copays are less at the Student Health Center. Check your certificate of coverage for specific costs.

**7. Stretch your dollars even further with the UnitedHealth Allies® discount program.** This program provides discounts on health and wellness products and services, including dental and vision services, sports clothing and equipment, weight management, and more. This discount program is not insurance and is offered by UnitedHealth Allies, a UnitedHealth Group Company.

**Questions about plan details? Call Customer Service at 1-800-767-0700.**

**Registered Nurses and Student Assistance Specialists are available 24/7 to help you with health, personal, work, or financial questions and concerns at 1-877-499-3568.**

The student injury and sickness plan is underwritten by UnitedHealthcare Insurance Company and is based on Policy #2014-1404-2. For a full description of coverage, including costs, benefits, exclusion, any reductions or limitations, and the terms under which the coverage may be continued in force, log on to [www.uhcsr.com](http://www.uhcsr.com) to review the certificate of coverage.

