



Student Health Insurance Plan FREQUENTLY ASKED QUESTIONS

Q. What is new for the 2015 academic year?

A. Howard University has selected UnitedHealthcare **StudentResources** (UHCSR) as the plan administrator for the mandatory student insurance plan. Only one plan will be offered for all students.

Q. Can I waive or opt out of the student health insurance plan?

A. Howard University requires all full-time and part-time domestic and international students be enrolled in the student health insurance plan. Students are automatically enrolled in the plan by the University.

Q. What if I have other insurance coverage?

A. Present both insurance ID cards at the time of medical service. The Howard University Student Insurance plan is primary and will coordinate benefits with your other plan.

Q. How do I get my ID card?

A. When the University has completed your enrollment in the plan, an email will be sent to your Howard University email address from UHCSR with instructions to access your ID card. Log in to www.uhcsr.com/howard and click on the ID card icon. You can also download the UHCSR app to your phone from the Apple Store or Google Play so you can have your ID card on your phone.

Q. What does the University's mandated student health insurance plan cover?

A. The University's plan meets all of the federal and state requirements of the Health Care Reform laws. Howard University students can access their all of their plan documents, including a Summary of Benefits at www.uhcsr.com/howard or can call Customer Service at 800-793-0251.

Q. Do I have coverage when I am away from Howard University?

A. Yes, the student health insurance plan utilizes a national network of health care providers. Students are covered throughout the US and internationally.

Q. What is the Student Health Center (SHC) Referral Requirement?

A. Students must use the services of the Student Health Center first where outpatient treatment will be administered or a referral issued. Expenses incurred for medical treatment rendered outside of the SHC for which no prior approval or referral is obtained are excluded from coverage.



Q.Are there exceptions to the Student Health Center Referral Requirement?

A. Yes, a SHC referral is not necessary only under any of the following conditions:

1. Medical Emergency. The student must return to the SHC for follow up care.
2. When the SHC is closed.
3. When service is rendered at another facility during break or vacation periods.
4. Medical care received when the student is more than 35 miles from campus.
5. When the student is no longer able to use the SHC due to change in student status.
6. Maternity, obstetrical and gynecological care.
7. Mental Illness treatment and Substance Use Disorder treatment.

Q.Is this a PPO plan?

A. Yes, the Preferred Provider for this plan is UnitedHealthcare Choice Plus.

Q.What is the advantage of seeing a Preferred Provider?

A. UCHSR has negotiated special rates with our preferred providers, thus saving you money.

Q.How can I find a Preferred Provider?

A. A provider can be found by using the “Search for a Provider” link at www.uhcsr.com/howard. You can also find a provider using your online *My Account* site or through the UHCSR mobile app.

Q.Are prescriptions covered?

A. Yes, the Howard University student plan covers prescriptions at in-network pharmacies only. Copays per prescription (up to a 31-day supply) are \$15 for Tier 1, \$30 for Tier 2 and \$55 for Tier 3. Log in to your online *My Account* at www.uhcsr.com/myaccount to find in-network pharmacies and tier information.

Q.Is birth control covered under the Preventive Services Benefit?

A. Yes, Tier 1 level prescription contraceptives are covered with no cost share when dispensed at a UnitedHealthcare pharmacy (UHCP). Other tier level prescription contraceptives dispensed through UHCP are subject to appropriate cost share. Other contraceptive services as listed on

www.healthcare.gov are not subject to policy deductible or copays and are payable at 100% of the Preferred Allowance for preferred providers only.

Q.What is covered under the Preventive Services Benefit?

A. Preventive Services as defined by www.healthcare.gov are covered with no deductible, copay or coinsurance when services are received from a Preferred Provider.

Q.Does the plan provide benefits for dental and vision?

A. Yes, dental services are available at the Howard University Outpatient Clinic at the College of Dentistry. Check the benefits for dental and vision at www.uhcsr.com/howard or call 800-793-0251.

Q.Are my dependents eligible for coverage?

A. Yes, you may enroll eligible dependents through your *My Account* portal.

This plan is underwritten by UnitedHealthcare Insurance Company and is based on Policy #2015-178-1. For a full description of coverage, including costs, benefits, exclusions, any reductions or limitations and terms under which the coverage may be continued in force, log on to www.uhcsr.com/howard.

NOTE: This document is not an insurance policy document and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. The information contained herein is a summary of certain benefits which are offered under a student health insurance policy issued by UnitedHealthcare and does not constitute a promise of coverage. Benefits and rates under any Student policy are subject to state and federal requirements and review. Company reserves the right to make any changes necessary to meet such requirements.

