



Student Health Insurance Program



How Does Insurance Work Here?

- In the USA, medical expenses are very costly and without medical insurance, you can owe exorbitant amounts for healthcare.
- The SUNY International Health Insurance Plan will help pay for medical bills that you will incur when you go to the doctor, hospital, or pick up prescription medication.

How Do I Enroll?

- This insurance policy is mandatory and is included in your SUNY tuition fees for your protection.
- This plan includes:
 - Preventative (Wellness) Care and Sickness/Injury Coverage
 - Medical, Security, Political, and Natural Disaster Evacuation/Repatriation
- Coverage is available voluntarily for your spouse and for your child(ren)

What Does This Plan Cover?

- Preventative Care
- Primary Care Office Visits
- Urgent Care Visits
- Emergency Care
- Inpatient/Outpatient Hospital Care
- Mental Health Services
- Required Immunizations
- Prescription Drugs
- Labs and Imaging
- Ambulance
- Maternity and Nursery Care for a Covered Pregnancy
- Tel-A-Doc (refer to brochure)
- Medical, Political, Natural Disaster Evacuation and Repatriation

What Is My Out of Pocket Expense?

- **Deductible** – The amount you must pay annually before the insurance kicks in. *The deductible for this policy is \$200 for in-network care when you are seen outside of the student health center.*
- **Coinsurance** – The cost you are required to pay each provider. *The coinsurance amount for this policy is 0% for in-network care.*
- **Co-Pay** – A fixed amount you pay directly to the provider at the time of service. *This amount varies depending on the type of covered service.*
- **In-Network** – Group of providers you must go to for the most cost-effective pricing.

Please see video [here](#) for explanation of common insurance terminology

Summary of Plan Benefits

Plan Design (Per Person, Annually)	In-Network Benefits	Out of Network Benefits
Annual Deductible	\$200 (student pays this 1 time, annually, not with each visit)	\$400 (student pays this 1 time, annually, not with each visit)
Coinsurance	0%	10%
Preventative Care Services	Covered in full (annual physical, OBGYN)	Covered in full (annual physical, OBGYN)
Primary Care Visit	Covered in full after deductible is met	\$50 copay after deductible is met
Urgent Care Visit	\$0 copay after deductible is met	\$50 copay after deductible is met
Emergency Room	0% coinsurance/copay after deductible is met	\$75 copay after deductible is met
Ambulance	0% coinsurance/copay after deductible is met	10% coinsurance/copay after deductible is met
In-Patient Hospital Care	0% coinsurance/copay after deductible is met	10% coinsurance/copay after deductible is met
Prescription Drugs	\$10 (tier 1)/\$20 (tier 2)/\$20 (tier 3)	\$10 (tier 1)/\$20 (tier 2)/\$30 (tier 3)

How Do I Get Started?

You will receive an email from notifications@uhcsr.com that an ID card is available for you.

To view, download or request a hard copy ID Card, please visit [here](https://myaccount.uhcsr.com/) (<https://myaccount.uhcsr.com/>)

This is what the
email looks like 😊

Dear Member,

Welcome to your Student Health Insurance Plan.



An ID card is now available for you and/or a covered member of your family. Access your Health Insurance ID card by creating or logging into your **My Account** at <https://myaccount.uhcsr.com>. *A card will not be mailed to you automatically.

In your **My Account**, you have access to several tools to help manage your healthcare benefits:



- Check status and review claims
- Find providers and cost estimates
- Appoint Personal Representatives (PRA)
- If available, access to virtual physician visits
- Request a hard copy of your ID card (card will be sent in the mail to the current address we have for you in our system)

Quick and convenient access is also available on our mobile App. Download it through:



Check out our videos page at <https://www.uhcsr.com/video> for more helpful information.

Our **Notices of Privacy Practices** describes how we will use, store, and protect your health information.

Our **Notices of Privacy Practices** documentation is available electronically (after opening the document, scroll to Health Plan Notices of Privacy Practices). To request a paper copy, please call (888) 714-6544.

The Company does not discriminate based on sex, age, race, color, disability or national origin in health programs and activities. Please review our **Non-Discrimination Notice** for further information.

- **ATTENTION:** If you speak English, language assistance services, are available to you free of charge. Please call 1-866-260-2723.
- **ATENCIÓN:** Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-866-260-2723.
- **請注意:** 如果您說中文 (Chinese), 我們免費為您提供語言協助服務。請致電: 1-866-260-2723.

For other languages, please review our **Language Assistance Program**.

Please do not reply to this e-mail. If you have questions, please call Customer Service at the toll-free telephone number on the front of your member ID card or the number displayed when using the UHCSR Mobile App. If your ID card is not available, please call Customer Service at (888) 714-6544 (Available 24/7).

This is what the screen looks like to create your account for the first time so that you can grab your Health Insurance ID Card



Let's get you registered

Create your [HealthSafe ID](#) to help protect the security of your personal health information.

All fields are required unless marked as optional.

First Name

Last Name

Date of Birth (mm/dd/yyyy)

Identification Type

[? Help](#)

☐ SR ID

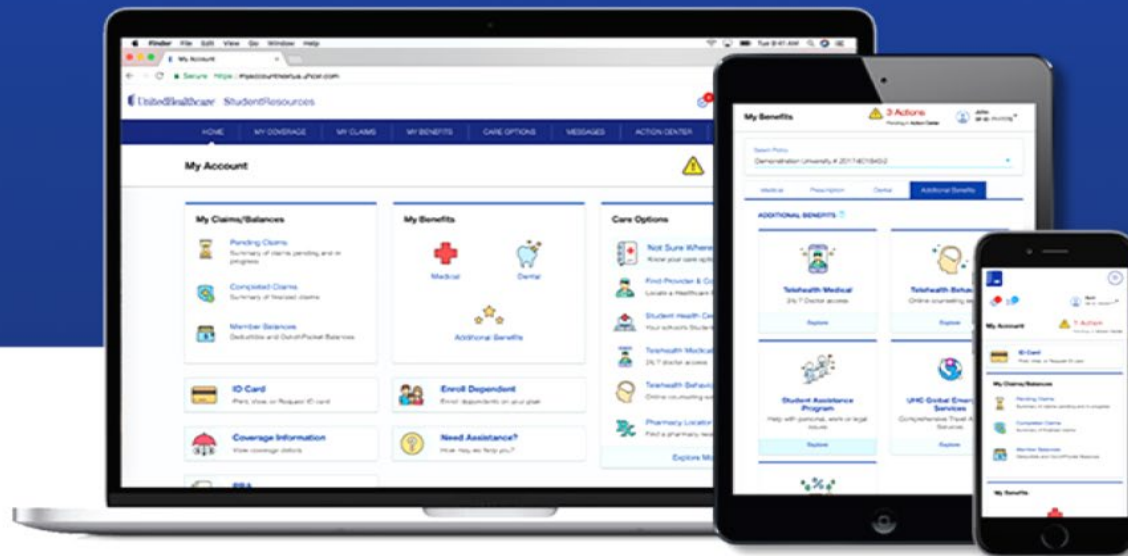
☒ Student ID / Civil ID / National ID (SACM)

Student ID / Civil ID / National ID (SACM)

Continue

You Can Access Your Account from Your Computer, iPad or SmartPhone 24/7

Welcome to the new My Account.
Healthcare is in your hands.



Here's What You Can Do In Your UHC Account

The screenshot displays the UnitedHealthcare StudentResources website interface. At the top, the header includes the UnitedHealthcare logo, the text "StudentResources", and a user profile for "John" with SR ID: 4563600. A navigation bar below the header contains links: HOME, MY COVERAGE, MY CLAIMS, MY BENEFITS, CARE OPTIONS, MESSAGES, ACTION CENTER, and NEED ASSISTANCE?. The main content area is titled "My Account" and features a yellow warning icon with the text "3 Actions Pending in Action Center".

The "My Account" section is organized into several categories:

- My Claims/Balances:**
 - Pending Claims:** Summary of claims pending and in progress (icon: hourglass).
 - Completed Claims:** Summary of finalized claims (icon: shield with checkmark).
 - Member Balances:** Deductible and Out-of-Pocket Balances (icon: wallet with dollar sign).
- My Benefits:**
 - Medical:** (icon: red cross).
 - Vision:** (icon: eyeglasses).
 - Dental:** (icon: tooth with star).
 - Additional Benefits:** (icon: three stars).
- Care Options:**
 - Not Sure Where To Go?** Know your care options and cost (icon: clipboard with cross).
 - Find Provider & Cost Estimator:** Locate a Healthcare Provider (icon: doctor).
 - Student Health Center:** Your school's Student Health Center (icon: building with cross).
 - Telehealth Medical:** 24/7 doctor access (icon: person on video call).
 - Telehealth Behavioral:** Online counseling services (icon: head with brain).
 - Pharmacy Locator:** Find a pharmacy nearby (icon: pharmacy symbol).
 - Explore More** (button).
- ID Card:** Print, View, or Request ID card (icon: ID card).
- Enroll Dependent:** Enroll dependents on your plan (icon: family).
- View Coverage Details:** View coverage details (icon: umbrella with dollar sign).
- Need Assistance:** How may we help you? (icon: question mark).
- PRA:** Appoint Personal Representative (icon: document with pencil).

At the bottom of the page, there is a footer with links: Download App, Quick Links, Legal, and Language Assistance.

Telehealth Services- Mental & Physical

Process: member visits the **HealthiestYou** app and completes a questionnaire.

Member provides their UHCSR insurance information from UHCSR ID card, emergency contacts and their goals for the service. The questionnaire will also ask for counselor preferences (gender, specialty, etc.) to ensure member is matched with a practitioner that can help meet their goals

Within 24 hours after completing the questionnaire, the member will be contacted by a counselor to schedule an appointment and decide on a communication method that best suits their needs



UnitedHealthcare StudentResources and HealthiestYou have partnered together to provide access to doctors and mental healthcare from anywhere you are, even while traveling internationally. All services are free for students covered under the UHCSR insurance plan; services are available for all other students for a fee, as noted below.

From the HealthiestYou app, you can:

General Medical

Talk to a licensed doctor 24/7 by phone or video from anywhere

\$0 for UHCSR students

\$40 for non-UHCSR students

Mental Health

Choose a therapist and schedule an appointment by phone or video (7 a.m. to 9 p.m.)

Therapist

\$0 for UHCSR student

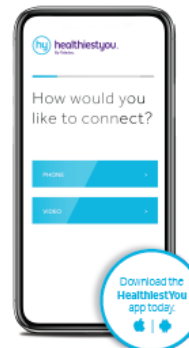
\$85 for non-UHCSR student

Psychiatrist

\$0 for UHCSR student

\$200 for non-UHCSR students' first visit

\$95 for non-UHCSR students' ongoing visits



Landing Page For Physical & Mental TeleDoc Services



[Sign In](#) ▼

What you should know about the Coronavirus. [Learn more](#)



Care that keeps up with your life

When life is always on the go, your healthcare should be, too. HealthiestYou makes sure you have access to the care you need all from one convenient place so you can be your healthiest you, always.

[Get started now](#)

[Get the app](#)





Login to your account

Email Address

Please enter email address

Password

Please enter password

☐ Remember email

[Forgot your password?](#)

Register Now

Login

If you have questions, please contact us at +1 (866) 703-1259



What Will My Health Insurance ID Card Look Like?

UnitedHealthcare® StudentResources

2018-19 Academic Year

Insured: @@FullName@@

SR ID #: @@SIDID@@

Policy #: 2018-601842-1

Group Name: Demonstration University 3

For Members:
1-888-714-6544

For Providers:
1-888-224-4875

For telehealth services visit telehelp4students.com or call
1-855-870-5858 for 24/7 doctor access.

24/7 Student Assistance Program: 1-877-862-1172

 MultiPlan
Complementary Network

 OPTUMRx

Rx Bin: 555555
Rx PCN: 5555
Rx Group:
ABCDEFG00

UnitedHealthcare Options PPO Network

ID5:18S Underwritten by UnitedHealthcare Insurance Company of New York

Travel Assistance Services

Insured: @@FullName@@

SR ID #: @@SIDID@@

Policy #: 2018-601842-1

Group Name: Demonstration University 3

If you require medical assistance and are more than 100 miles from your permanent residence, campus or are traveling abroad, call UnitedHealthcare Global at:

1-844-249-0748 (toll-free) or 1-410-453-6330

or email: assistance@uhcglobal.com

Reference ID Number: 902490431

Need Support?



For Health Insurance Plan or Claim Assistance

888-714-6544 or email customerservice@uhcsr.com

To Locate a Provider click [here](#)



For General Assistance

866-535-0456 or student@haylor.com



**Thank You, On Behalf Of
The HFC Collegiate Team**