

Student Health Insurance Plan 2021-2022: FAQ's



What is it?

The University of Alabama provides its own subsidized student health plan through United Healthcare Insurance Company, offering single or single and eligible dependents coverage comparable with other national insurers. This plan takes advantage of the University's own on-campus full-service medical centers, and offers distinctive and unique benefits using those facilities. For any service, diagnostics, or treatments not available in the University medical centers the plan covers referrals to almost all major healthcare providers in Tuscaloosa and Birmingham areas.

If at any time you need assistance with a referral or an emergency hospitalization, please contact:

- United HealthCare Student Plan Customer Service at 1-800-767-0700, or
- UA Student Health Center Insurance Office at 025-348-4086

What are the periods of Coverage?

Designed to be as flexible as possible, UA offers plans which cover the whole year, a combination of semesters, or just one semester, maximizing choices for students which fit their plans including when they graduate, or when they need to start their coverage.

Coverage dates for each period are:

Annual	August 1 through July 31
Fall semester	August 1 through December 31
Spring semester	January 1 through May 31
Spring/Summer semester	January 1 through July 31
Summer semester	May 1 through July 31

How much is it?

The cost of single coverage for the annual plan is **\$2,124.00** for the current 2021-2022 plan year. Eligible dependents may be added for the same annual cost per dependent. Special discounts are offered for two or more children at \$4,248.00 total, or spouse and two or more children for \$6,372.00 total.

Full costs for each option of coverage and for each period for the 2021-2022 plan are as follows:

Rates	Annual 8/1/21 – 7/31/22	Fall 8/1/21 – 12/31/21	Spring 1/1/22 – 5/31/22	Spring/Summer 1/1/22 – 7/31/22	Summer 5/1/22 – 7/31/22
Student	\$2,124.00	\$890.00	\$879.00	\$1,234.00	\$535.00
Spouse	\$2,124.00	\$890.00	\$879.00	\$1,234.00	\$535.00
One child	\$2,124.00	\$890.00	\$879.00	\$1,234.00	\$535.00
Two or more children	\$4,248.00	\$1,780.00	\$1,758.00	\$2,468.00	\$1,070.00
Spouse and two or more children	\$6,372.00	\$2,670.00	\$2,637.00	\$3,702.00	\$1,605.00

Who is eligible?

Students who are admitted to UA and pursuing a regular on-campus degree full or part-time can purchase this insurance. Undergraduate students must be registered for a minimum of 5 credit hours and graduate students a minimum of 3 hours. This allows graduate students who are taking advantage of special reduced registration arrangements – for example, final semester or dissertation research credits only – to remain eligible for the university's health insurance plan.

Eligible students may also insure their Dependents. Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.

Note that for free access to the Student Health Center you must be registered minimum 5 hours, anything below that and you will need to pay a separate semester access fee. Access is available through the summer without registration.

Who is NOT eligible?

Students taking internet classes in addition to taking the required number of credit hours in an on-campus classroom are eligible to enroll on a voluntary basis. Students solely enrolled in internet classes are not eligible to enroll in this plan.

Graduate Assistants and Fellows

If you have a graduate assistantship or fellowship which includes a health insurance benefit this is the plan that UA will purchase for you. You do NOT need to purchase the plan yourself and get reimbursed, and during the registration period you will receive information about the process for accepting your free health insurance benefit.

Do I have to use the University's Student Health Center?

No, it is not mandatory that you use the Student Health Center (SHC) however there are distinct advantages if you do.

Firstly, the SHC offers staff and doctors who are proficient and highly experienced working with students and their unique and common health matters. The SHC is located right on campus within easy reach of all student areas and also close to providers of other medical services such as DCH Regional Medical Center and other specialist practitioners and consultants, as well as radiology and other imaging services.

Secondly, the deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the SHC (students only) or University Medical Center (UMC) (students or insured dependents).

Thirdly, prescriptions dispensed at the SHC have much lower copay than at other dispensaries - \$10 for Tier 1 drugs, \$40 for Tier 2, and \$50 for Tier 3).

Other benefits include:

- Services provided by a Certified Registered Nurse Practitioner (CRNP) and University of Alabama's licensed medical residents are paid as any other Physician's Visit. There is a \$20 copay per visit for office visits for non-preventative care physician visits.
- TB testing is covered at the SHC and UMC at 100% after a \$20 copay per visit (for students only).
- Preventive care office visits (includes immunizations) are provided at the SHC with no copays.

If a student is seen by any provider other than at SHC or UMC without a referral from the SHC or UMC, then benefits will be paid at the Out-of-Network level of benefits, which usually include larger deductibles.

***All benefits, deductibles, exclusions, and costs are based on the current plan year, subject to change for next year.

And no costs for using the SHC, right?

Correct! \$0 deductible and no copay with the UA student insurance plan for regular visits to SHC (except for the services mentioned above) and benefits are paid at 100% for Covered Medical Expenses.

Prescription drugs are not free but the copay is much lower than at other dispensaries.

How do I purchase the health insurance?

If you are not receiving the insurance as a benefit with an assistantship or fellowship and you wish to purchase the plan for yourself please visit <https://www.uhcsr.com/ua> and click the "Enroll Now" link to enroll online. Payment must be made at time of registration. It is also a good idea to set up your online My Account with UHC at this point as you register.

When do I purchase the health insurance?

Like all national and state health insurance plans there are enrollment periods for each of the plan periods and you MUST register and pay for the health insurance within those periods – if you do not, once the open enrollment closes you will NOT be able to purchase the health insurance until the next semester open enrollment period.

Open enrollment dates for each of the plan coverage periods are:

Annual and fall	July 30, 2021 through September 14, 2021
Spring and Spring/Summer	December 19, 2021 through January 19, 2022
Summer	May 3, 2022 through June 3, 2022

How do I get my health insurance card or proof of insurance?

One way we are becoming greener is to no longer automatically mail out ID Cards. Instead, your digital ID card is available to be downloaded from the UHC online My Account. An insured student may also use My Account to request delivery of a permanent ID card through the mail.

What other services are available from UHC?

United Healthcare StudentResources insureds have online access to their claims status, EOBs, ID Cards, network providers, correspondence and coverage account information by logging in to My Account at www.uhcsr.com/myaccount. To create an online account, select the “create My Account Now” link and follow the simple, onscreen directions. All you need is your 7-digit Insurance ID number or the email address on file. Insureds can also download our UHCSR Mobile App available on Google Play and Apple’s App Store.

What if I just need medical advice?

Starting on the effective date of your policy, you have 24/7 access to medical advice through HealthiestYou, a national telehealth service. By calling the toll-free number listed on the front of your medical ID card or visiting www.telehealth4students.com, you have access to board-certified physicians via phone and/or video, where permitted. This service is especially helpful for minor illnesses, such as allergies, sore throat, earache, pink eye, etc. Based on the condition being treated, the doctor can also prescribe certain medications, saving you a trip to the doctor’s office. Using HealthiestYou can save you money and time, while avoiding costly trips to a doctor’s office, urgent care facility, or emergency room. As an insured with StudentResources, there is no consultation fee for this service.*

Every call with a HealthiestYou doctor is covered 100% during your policy period.

This service is meant to compliment your Student Health Center. If possible, we encourage you to visit your SHC first before using this service.

(*If you are insured under the UA student plan and you call prior to the plan effective date, you will be charged a \$40 service fee.)

Does this health insurance satisfy the Affordable HealthCare Act provisions?

This plan satisfies the provisions of all federal requirements.

What is continuation and when would I need it?

Not all student plans provide continuation privileges however this plan with UHC does. When your coverage under this student plan ends and you have been continuously insured under the school’s regular policy for at least one semester, you have an option to continue coverage for a period of not more than 90 days under the policy which is in effect at that time. This is a great option where a student graduates and needs coverage until he or she secures new personal health insurance, and can avoid any gaps in insurance coverage.

Applications must be made and premiums paid directly to United Healthcare StudentResources within 14 days after the expiration date of your student coverage. That same resource can give you details of cost.

I can’t do this without an App, does UHC have one?

The UHCSR Mobile App is available for download from Google Play or Apple’s App Store. Features of the Mobile App include easy access to:

- ID Cards – view, save to your device, fax or email directly to your provider. Covered Dependents are also included.
- Provider Search – search for In-Network participating Healthcare or Mental Health providers, call the office or facility; view a map.
- Find My Claims – view claims received within the past 60 days for both the primary insured and covered dependents; includes Provider, date of service, status, claim amount and amount paid.

I am an international graduate student, can I purchase the UA health insurance?

Yes, of course! In fact, please note that unless you provide proof that you already have health insurance coverage equal in coverage to UA's and obtain a hard waiver from the UHC, you will be automatically enrolled in the UA UHC plan and charged the appropriate premium through your student account. However, remember see above if you have a graduate assistantship with health insurance benefits.

What other responsibilities do I have under this health insurance plan?

You MUST read the information set out in the Student Injury and Sickness Insurance Plan brochure from United Healthcare; this gives you full details about the responsibilities you have under the policy, and lists specific information about benefits and exclusions. There are very important instructions on what to do if you need to go to hospital, for example, as well as coverage and exclusion information about less common procedures and/or services. Their brochure can be downloaded from the SHC web site at <http://shc.ua.edu/insurance/>.

Where do I go for other questions?

- University of Alabama Student health insurance plan registration, plan details, benefits and exclusions: United HealthCare web site - <https://www.uhcsr.com/ua>.
- Student Health Center - <http://shc.ua.edu/insurance/>.
- Graduate School - <http://graduate.ua.edu/>.
- United HealthCare Student Plan Customer Service 1-800-767-0700

UA does not discriminate on the basis of race, color, national origin, sex, age, disability, or veteran status. See our full policy at: <https://eop.ua.edu/law.html>.