



Student Health Insurance Program



Overview of US Healthcare



Overview of the US Healthcare System
for International Students

How Does Insurance Work Here?

- In the USA, medical expenses are very costly and without medical insurance, you can owe a lot of money for healthcare.
- The SUNY International Health Insurance Plan will help pay for medical bills that you will 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 estimated cost of attendance 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 (to your Brockport account) 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/)

Here's What You Can Do In Your UHC Account

The screenshot displays the UnitedHealthcare StudentResources website interface. At the top, the logo and navigation menu are visible. The main content area is titled "My Account" and features a "3 Actions Pending in Action Center" notification. Below this, there are three main sections: "My Claims/Balances", "My Benefits", and "Care Options".

UnitedHealthcare StudentResources | John SR ID: 4563600

HOME | MY COVERAGE | MY CLAIMS | MY BENEFITS | CARE OPTIONS | MESSAGES | ACTION CENTER | NEED ASSISTANCE?

My Account

3 Actions Pending in Action Center

My Claims/Balances

- Pending Claims**
Summary of claims pending and in progress
- Completed Claims**
Summary of finalized claims
- Member Balances**
Deductible and Out-of-Pocket Balances

My Benefits

- Medical**
- Vision**
- Dental**
- Additional Benefits**

Care Options

- Not Sure Where To Go?**
Know your care options and cost
- Find Provider & Cost Estimator**
Locate a Healthcare Provider
- Student Health Center**
Your school's Student Health Center
- Telehealth Medical**
24/7 doctor access
- Telehealth Behavioral**
Online counseling services
- Pharmacy Locator**
Find a pharmacy nearby

[Explore More](#)

ID Card
Print, View, or Request ID card

Enroll Dependent
Enroll dependents on your plan

View Coverage Details
View coverage details

Need Assistance
How may we help you?

PRA
Appoint Personal Representative

Download App | Quick Links | Legal | 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	Psychiatrist
\$0 for UHCSR student	\$0 for UHCSR student
\$85 for non-UHCSR student	\$200 for non-UHCSR students' first visit
	\$95 for non-UHCSR students' ongoing visits



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

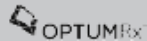
For Members:
1-888-714-6544

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: 55555
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

When Fee is Charged

- You are automatically enrolled EACH semester for insurance.
 - *Degree-seeking students are enrolled for spring AND summer insurance.*
- If you plan to leave the US for the summer, you can request to have the summer insurance charge removed. Email: iss@brockport.edu

Requesting a Waiver

- Students with comparable or greater insurance coverage may appeal for a waiver.
 - Email iss@brockport.edu to receive the waiver appeal link.
 - Upload all requested documentation.
 - If approved, forward your email confirmation to iss@brockport.edu
 - We will remove your charge.