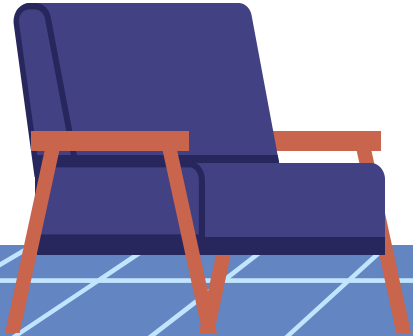


Understanding Health Care in the U.S.





International Student Insurance

**Overview of the US Healthcare System
for International Students**

How to Create Your UHC Account

As a United Healthcare member, you have the health insurance coverage you need to stay safe and healthy. Upon enrollment by your campus, you will receive an e-mail from our insurance provider. This e-mail will contain the information you need to complete your registration.

Get started by creating your *My Account*.

Creating your *My Account* is as Easy as 1-2-3!

- 1** Visit MyAccount.uhcsr.com
- 2** Follow the onscreen prompts - you'll need the email address we have on file for you, your school ID number, or your 7-digit SR ID, located on your medical insurance ID card.
- 3** Select a user name and password. Your user name must contain 6–30 alphanumeric characters. Your password must have 8–12 characters and include at least three of the following: an uppercase character, a lowercase character, a numeric character (0–9), and a special character (e.g., *, ~, \$, etc.).

Your UHC Account

With your *My Account* you will be able to:

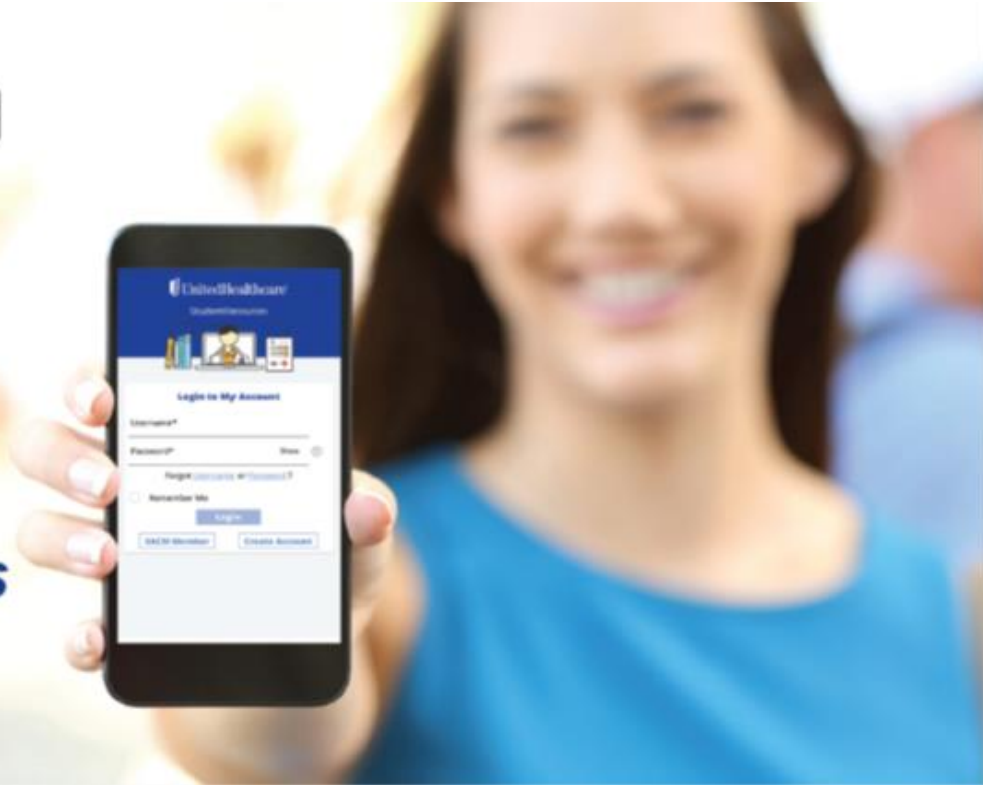
- *View your benefits and coverage*
- *View and print your ID card*
- *Review your alerts and messages*
- *Check the status of your claims*
- *Update personal information*
- *Search for providers*



UHC Student Resources App



***Easy Access
with UHCSR's
Mobile App***



Member Portal

UnitedHealthcare StudentResources

Search

Login to My Account

STUDENT INSURANCE HAPPENS HERE.

It can be confusing. We're here to help!

Let's start with your school's name.

STUDENT HELP CENTER
What do you need to get done today?

SCHOOL ADMINS
There's a place here for you too!

Go to <https://www.uhcsr.com/>

Member Portal

UnitedHealthcare StudentResources

   Andrew
OR ID: 769204

HOME

MY COVERAGE

MY CLAIMS

MY BENEFITS

CARE OPTIONS

MESSAGES

ACTION CENTER

NEED ASSISTANCE?

My Account

 **Take Action**
1 action pending

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



Additional Benefits



Coverage Information

View coverage details



Need Assistance?

How may we help you?



PRA

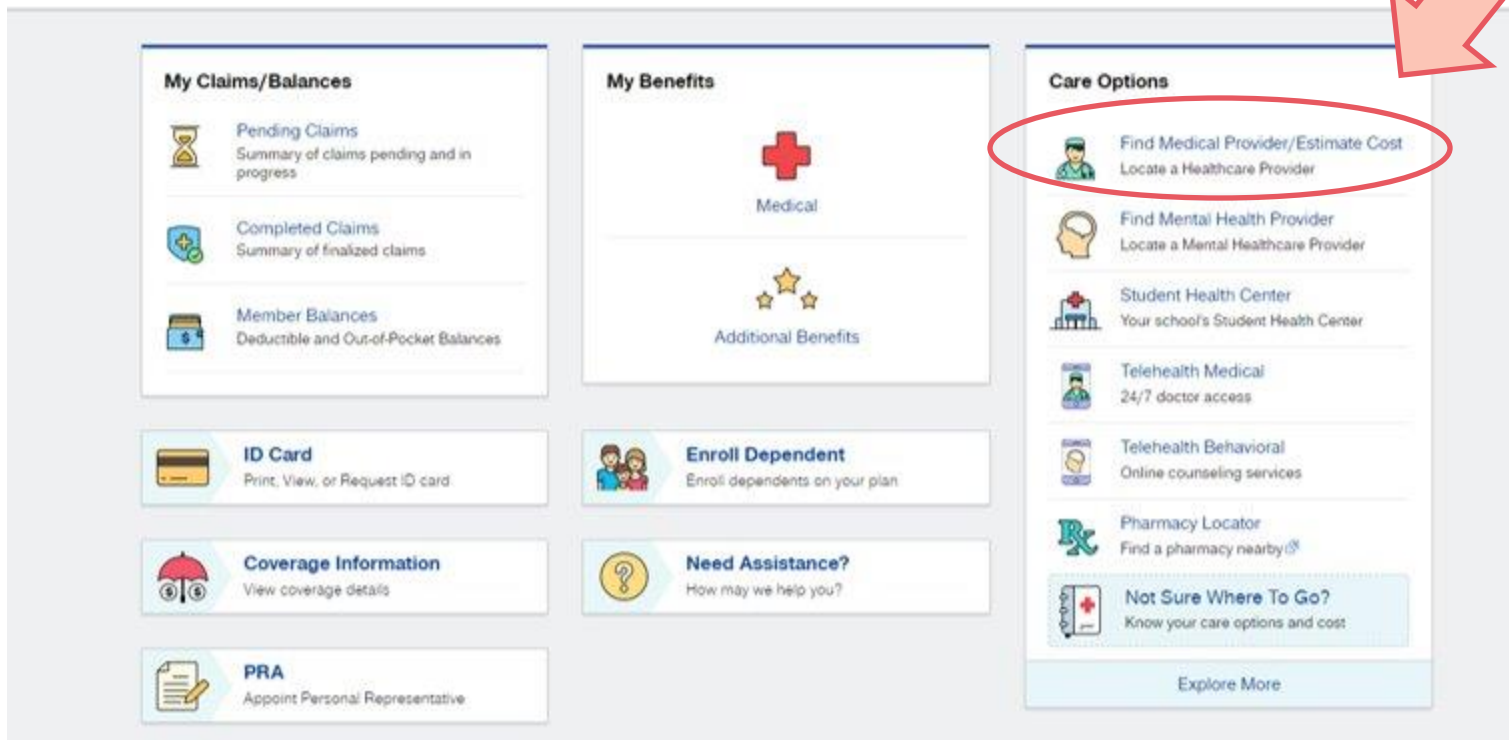
Appoint Personal Representative



Go to <https://www.uhcsr.com/>

How to Find an In-Network Provider

My Account



The screenshot shows a user interface for a health insurance account. The 'Care Options' section is highlighted with a red oval, and a red arrow points to it from the right. The 'Care Options' section includes the following items:

- Find Medical Provider/Estimate Cost**
Locate a Healthcare Provider
- Find Mental Health Provider**
Locate a Mental 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
- Not Sure Where To Go?**
Know your care options and cost

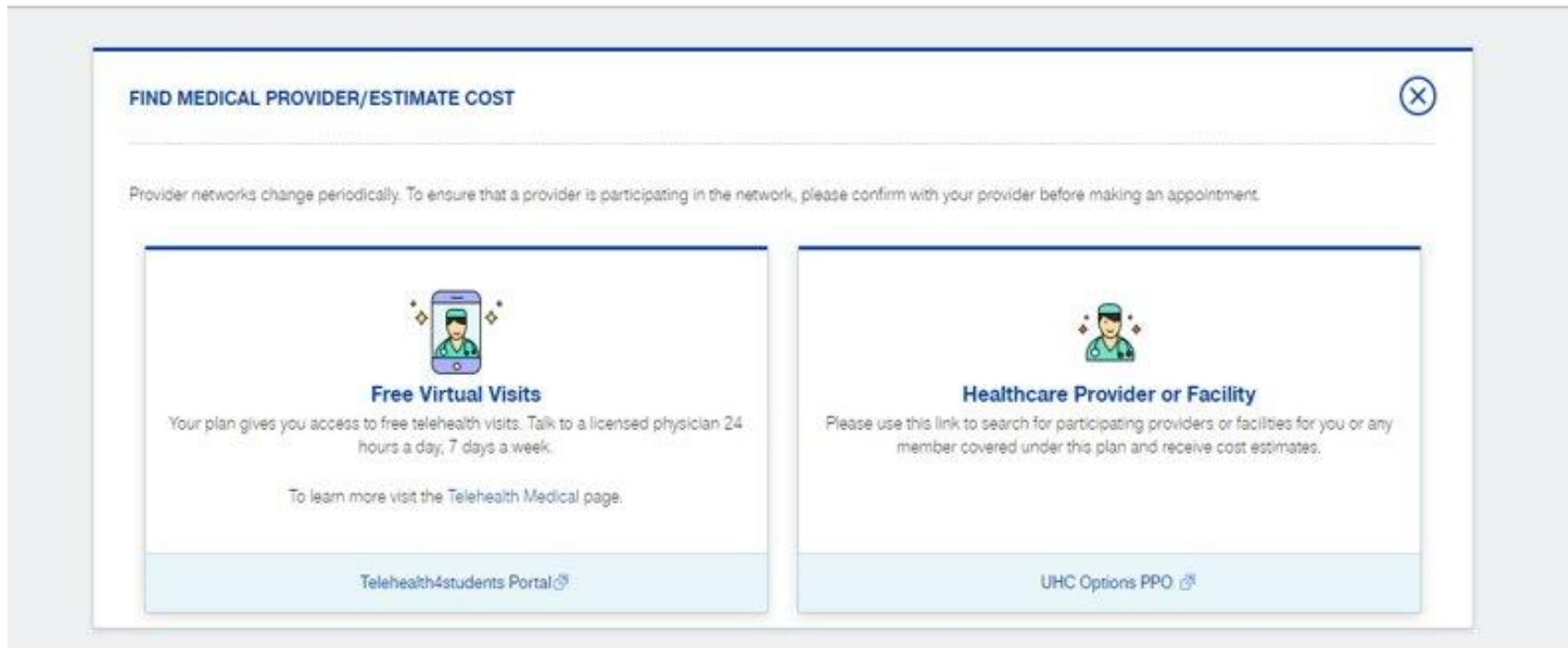
Other sections visible in the dashboard include:

- 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
 - Additional Benefits
- ID Card**
Print, View, or Request ID card
- Enroll Dependent**
Enroll dependents on your plan
- Coverage Information**
View coverage details
- Need Assistance?**
How may we help you?
- PRA**
Appoint Personal Representative

Go to <https://www.uhcsr.com/>


How to Find an In-Network Provider

Care Options



FIND MEDICAL PROVIDER/ESTIMATE COST ✕

Provider networks change periodically. To ensure that a provider is participating in the network, please confirm with your provider before making an appointment.




Free Virtual Visits

Your plan gives you access to free telehealth visits. Talk to a licensed physician 24 hours a day, 7 days a week.

To learn more visit the Telehealth Medical page.

[Telehealth4students Portal](#)



Healthcare Provider or Facility

Please use this link to search for participating providers or facilities for you or any member covered under this plan and receive cost estimates.

[UHC Options PPO](#)

Go to <https://www.uhcsr.com/>

Telehealth Services

With Telehealth Services you can:

- Have access to medical doctors on-call
- Connect with physicians via phone or video chat
- Receive notifications via smart phone
- Access translation services for physicians in over 200 languages

You can register at www.telehealth4students.com

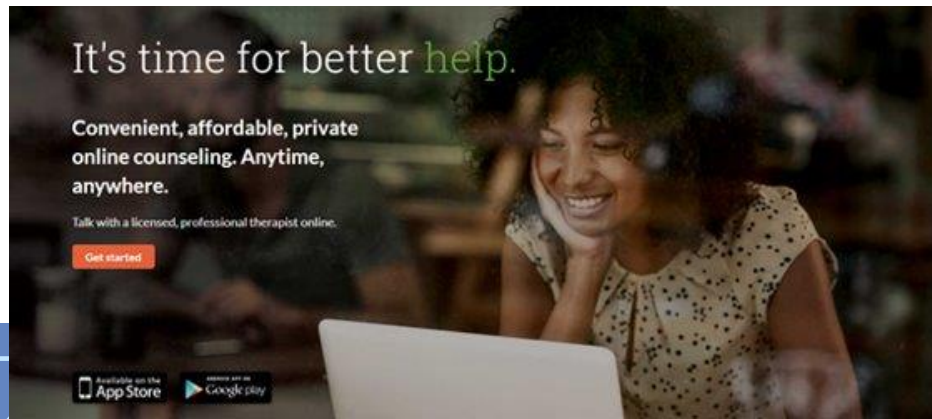


Counseling Services

Through **BetterHelp** you can:

- Have access to virtual counseling service
- Connect with professional licensed counselors via text, phone, video chat or groupinars.
- Receive notifications via smart phone
- Access translation services for physicians in over 200 languages

You can register at www.counseling4students.com





It's time for better help.

Convenient, affordable, private
online counseling. Anytime,
anywhere.

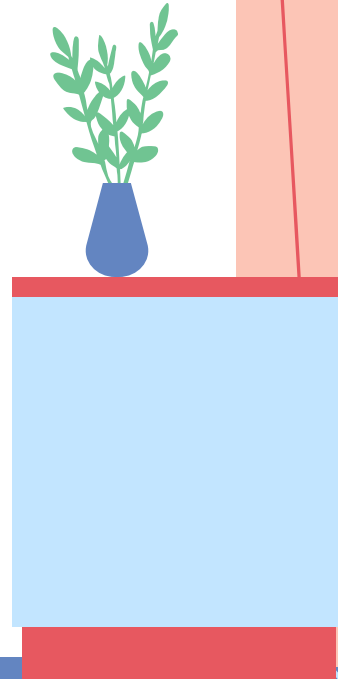
Talk with a licensed, professional therapist online.

[Get started](#)

Available on the  App Store  Google play

IMPORTANT!

- Always carry your insurance card (save a picture of it in your phone)
- Use the campus Health Center whenever possible
- Only use Emergency Rooms...for emergencies!
- Know the U.S. names of any medications you take
- Notify the International Student Services office of any emergencies (after you have been treated)



Required Insurance Benefits

The insurance policy **MUST** offer the following benefits:

- \$400,000.00 maximum reimbursement rate per illness
- \$0 deductible per illness or injury
- Treatment for pre-existing conditions
- Accidental death benefit
- Dismemberment benefit
- Emergency and non-emergency medical care
- In-hospital room and board
- Inpatient and outpatient care for mental health conditions
- Medical evacuation and repatriation
- Outpatient alcoholism and substance abuse coverage
- Plan must be headquartered and underwritten in the U.S.
- Prescription drugs
- X-Rays and laboratory work
- Ambulance service
- Maternity services
- Medical equipment rentals or purchase
- Treatment for self-inflicted injuries and suicide related services
- Insurance directly pays the provider or pharmacy in the U.S. for services rendered. You do not reimburse the doctor directly.
- The plan must be compliant with the Patient Protection and Affordable Care Act (ACA).

Insurance Waiver

Please note:

- All insurance benefits have to be covered for your insurance to be waived.
- If you are planning to waive your health insurance requirements, **do not pay your health insurance fee.**

You have to submit the following documents:

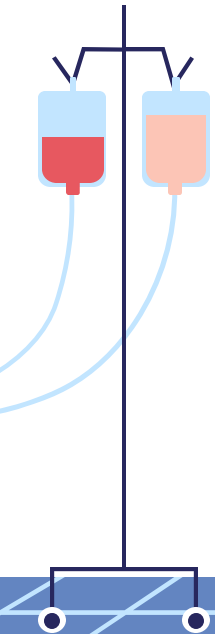
- Copy of your insurance policy/benefits
- Insurance benefits checklist – this has to be filled, sealed and signed by your insurance provider at home.

Waiver Process:

- Follow the instructions found on this [link](#).
- If approved, you will be notified via email by our insurance broker.
- Forward the approval email to iss@brockport.edu



MUST REQUEST A WAIVER WITHIN 3 WEEKS OF BEGINNING OF SEMESTER:



Any Questions?

Email iss@brockport.edu with any questions
about health insurance!

