

STUDENT HEALTH INSURANCE FREQUENTLY ASKED QUESTIONS

General

Q: How is the UT System (System) sponsored Student Health Insurance (SHI) vendor chosen?

A: The System drafts a request for proposal (RFP) to invite insurance companies to submit competitive bids to provide SHI to students and eligible dependents attending System institutions. System staff meets with the Student Advisory Council to discuss coverage and benefits to be offered under the plan. The various RFP's are systematically reviewed and a vendor is selected based upon specific criteria and the *vendor's* ability to provide comprehensive care at an affordable cost.

Q: What company provides SHI for the System's students and eligible dependents?

A: UnitedHealthcare Student Resources — www.uhcsr.com/UTSystem

Q: As a student, am I required to have SHI?

A: The Board of Regents of The University of Texas System requires all international students holding non-immigrant visas and living in the United States to maintain approved health insurance while enrolled at component institutions of The University of Texas.

In addition, every student at a System health related institution is required to have health insurance coverage. This coverage may be with the System sponsored plan or comparable coverage from another provider.

Q: Do I have to enroll in the UT System sponsored SHI plan?

A: No, students who are required to be enrolled in an insurance plan (see above) do not have to enroll in the UnitedHealthcare plan as long as proof of comparable coverage can be provided.

Q: Who can I contact about determining whether a health insurance plan offers "comparable coverage"?

A: The Student Services office (903) 566-7079 is the university contact for student health insurance information.

Q: As a qualified student enrolled at a System institution, am I guaranteed coverage under the UT SHI plan?

A: Yes, students meeting the eligibility requirements are guaranteed to be accepted for coverage into the System SHI plan.

Contact and Enrollment

Q: Who can I contact to request additional information regarding the UnitedHealthcare plan?

A: Information is available through UnitedHealthcare's website at

www.uhcsr.com/UTSystem. UnitedHealthcare Customer Service can be reached by calling 1-888-344-6105.

Q: How do I enroll in the System SHI plan?

A: Enrollment is processed online through UnitedHealthcare's website at www.uhcsr.com/UTSystem.

Obtaining Services

Q: Where is the student health center on my campus?

A: The Student Health Clinic is located at 3310 Patriot Drive in Tyler. Their phone number is (903) 566-0278

Q: If I do not seek care from the Student Health Center at my institution, how do I find a provider (doctors, hospitals, etc.) in my area who accepts the SHI plan?

A: After creating an online account on UnitedHealthcare's website www.uhcsr.com/UTSystem, you will have access to the UnitedHealthcare network provider locator.

ID Cards

Q: How do I obtain my insurance ID card?

A: After creating an online account, ID cards can be printed from UnitedHealthcare's website www.uhcsr.com/UTSystem

Q: If my ID card is lost, how do I get a replacement ID card?

A: Replacement ID cards can be printed from UnitedHealthcare's website www.uhcsr.com/UTSystem

Medical Insurance 101

Q: What is a deductible?

A: The portion of your health care that you pay before insurance starts covering it.

Q: What is a copayment?

A: A fixed dollar amount you pay at the time services are rendered. Typical copays are for office visits, prescriptions, or hospitalizations.

Q: What is co-insurance?

A: A specified percentage of the cost of treatment the insured is required to pay for all covered medical expenses remaining after the deductible has been met.