Wabash College

Student Health Insurance Plan

(SHIP)

Presented by

First Risk Advisors
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UnitedHealthcare **Student**Resources
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Today's Presentation

UnitedHealthcare

1. Important Dates, Deadlines & Pricing
2. What is Wabash College SHIP
3. Insurance Terms & Definitions
4. About the Wabash College Injury and Sickness Health Insurance plan
5. Telemedicine
6. Plan Enhancements
7. Qualifying Life event
8. Contact Information

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Dates, Deadlines & Pricing

UnitedHealthcare

September 15, 2022.

automatically enrolled

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What is the WABASH COLLEGE SHIP

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The Wabash College Student Health Insurance Plan (SHIP) is a comprehensive plan offered at a competitive price with a wide network of providers across the United States. The plan is offered through First Risk Advisors, underwritten by UnitedHealthcare StudentResources.

- A Gold-level health insurance plan
- Low-deductible and a capped out-of-pocket maximum
- Underwritten by UnitedHealthcare StudentResources
- Designed for Wabash College students
- Wide network of providers locations and throughout the U.S. (PPO Network)
- Works outside of the U.S.
- Annual plan

Eligibility:

All Domestic undergraduate students taking 12 or more credit hours (3 or more classes) are required to purchase this insurance plan unless proof of comparable coverage is furnished.

All international students are required to purchase this insurance plan

Eligible students who do enroll may also insure their Dependents.

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Terms to Know

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- Premiums: The amount you pay up front to be covered by the insurance company.

- Networks: The hospitals and physicians that have agreed to accept a specific rate of payment from the insurance company. You pay more if you go out of network.

- Copay: Payment that you pay up front at the time you have a service (like a ticket to a movie or a concert).

- Deductible: The amount that you need to pay first before the insurance company starts to kick in.

- Coinsurance: No up front payment. The provider sends the bill to the insurance company. The insurance company pays a percentage of the cost. Then you receive a bill and pay the balance due.

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College Plan Details

UnitedHealthcare

Important Questions	Answers	Why this matters:
Does this plan use a network of providers?	_____	
What is the Coinsurance Provision?	In Network: Insurance covers 80% 50%	
Do I need a referral to see a specialist?		

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College Plan Details

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Important Questions	Answers	Why this matters:
What is the overall deductible?	**In-Network: $250 (Per insured person, per policy year)**	
Are there services covered before you meet your deductible?	*Preventive care, Pediatric Dental, Pediatric Vision and categories with copay*	
What is the out–of–pocket limit for this plan?	**$7,500**	
What is not included in the out–of–pocket limit?		

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College Plan Details

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Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Provider	Your Cost if You Use an Out of Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic				
If you have a test				
If you have mental health, behavioral health, or substance abuse needs		You pay $25 Copay per visit and 20% of Allowed Amount	You pay 20% Allowed Amount	

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College Plan Details

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Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Provider	Your Cost if You Use an Out of Network Provider	Limitations & Exceptions
If you have outpatient surgery				
If you need immediate medical attention				
If you have a hospital stay				

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College Plan Details

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Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Provider	Your Cost if You Use an Out of Network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition				
prescription drug coverage				
_____				

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Using the Insurance Outside of the U.S.

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- In countries outside of the United States, you will have to pay out of pocket and submit for reimbursement.
- Reimbursement is done at the out of Network level of benefits (50% insurance pays and you pay 50%)
- If it is a true medical emergency and you are going to the hospital, we will cover it at an In-Network level (Insurance pays 80% and you pay 20% or higher benefit)

  **If you need to be Medically evacuated please call UHCglobal and they will help get you where you need to go. (next slide)

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Telehealth Programs – HealthiestYou

UnitedHealthcare

- 24/7/365 access to Board Certified Physicians
- General Medical
- Talk to a licensed doctor 24/7 by phone or video from anywhere
  - $0 for UHCSR students
- Available via phone, web or mobile app
- Scheduled appointments available
- Prescriptions are sent to pharmacy of choice (if warranted)
- Student has the option to choose their provider based on licensure, specialties, gender and language(s). A brief bio and a link to the provider's URL are also provided.
- If a student needs an interpreter the provider can connect with to an interpreter through the Language Line Solutions which supports more than 200 languages.

hy healthiestyou

<10

Minute average wait to speak to a doctor

telehelp4students.com

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Telehealth Products – HealthiestYou

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- Students will have access to Psychiatrist (MD), Psychologist (PhD), Counselors, Clinical Social Workers, Therapist (Masters) through HealthiestYou Behavioral Health. These providers will be available to the student via phone or video. Helps members with depression, stress, anxiety, relationship, grief
- Access via web or mobile app
- seven days a week, from 7 a.m. to 9 p.m. local time to the student
- Students have the option to choose their provider based on licensure, specialties, gender and language(s). A brief bio and a link to the provider's URL are also provided
- If a student needs an interpreter the provider can connect with to an interpreter through the Language Line Solutions which supports more than 200 languages.

Therapist
- **$0** for UHCSR student

Psychiatrist
- **$0** for UHCSR student

hy healthiestyou

39%

Of college students report significant depression

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UnitedHealthcare

UnitedHealthcare Global

- **Medical Evacuation and Repatriation Benefits**
  - Coverage is for insured students more than 100 miles from campus, and internationally.
- **Additional Services Include:**
  - Dispatch of Doctors/Specialists
  - Monitoring of Treatment
  - Return of Dependent Children
  - Transportation to Join Patient
  - Translation Services
  - Legal Referrals
  - And much more
  - 1-800-527-0218 toll free within the United States
    1-410-453-6330 collect outside the United States

(To use this feature you it is suggest to contact UHC Global before your trip.)

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Student Assistance Program

UnitedHealthcare

- For Crisis Intervention
- Insureds have immediate access to the Student Assistance Program, a service that coordinates care using a network of resources.
- Services available include counseling, financial and legal advice, as well as mediation. Counseling services are offered by Licensed Clinicians who can provide insureds with someone to talk to when everyday issues become overwhelming.
- Financial services, provided by licensed CPA's and Certified Financial Planners offer consultations on issues such as financial planning, credit and collection issues, home buying and renting and more.
- Legal Services are provided by fully credentialed attorneys with at least 5 years of experience practicing law. Mediation services are available to help resolve family-related disputes.
- Translation services are available in over 170 languages for most services.
- Insureds also have access to LiveAndWorkWell.com where they can take health risk assessments, use health estimators to calculate things like their target heart rate and BMI, and participate in personalized self-help programs. More information about these services is available by logging into My Account at www.firststudent.com.

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Where to find Plan Information

- To View your Certificate, Please visit www.firststudent.com, select Wabash College from the Drop Down Box, and click on “Certificates, Flyers, and SBC”

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How to Find a Doctor

- To Find a Doctor, Please visit www.firststudent.com, select Wabash College from the Drop Down Box, and click on “Find a Doctor, Hospital, or Lab

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Personal Representation Form- PRA

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- Authorizes UHCSR & First Risk Advisors to disclose information to the named representative as if they were the insured (insurance information, claims, enrollment status, etc.)
- Applies only to the designated policy year
- Submission of the form, must come directly from the insured and not the representative

Personal Representative Appointment

I,_____.
(Please Print)

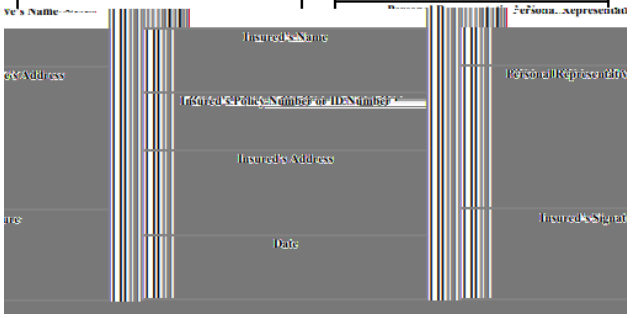
do hereby appoint _____
(Please Print)

as my personal representative to act on my behalf in the matters of health insurance with UnitedHealthcare **Student**Resources.

I understand this is a voluntary designation and that this designation gives the personal representative the same rights to my health insurance information as myself. This appointment will expire at the end of the current academic/policy year.

Please complete the following information and fax it to 267-880-2301:

INSURED INFORMATION	PERSONAL REPRESENTATIVE INFORMATION (Necessary for Identity Verification)
School Name	



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My Account – Your Insurance Hub

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My Account & Getting your ID Card

- In today's digital world, you want quick, easy, and secure access to your health insurance information. With your ***My Account*** on www.firststudent.com, you have just that, 24 hours a day, seven days a week.
- One you've created your ***My Account,*** just log in with your user name and password at **www.firststudent.com** and begin to access your account online, at your own convenience.
- **View coverage details**
- **View or print your ID card**
- Review Message Center electronic notifications
- **Check claim status and Explanations of Benefits (EOB)**
- Review claims letters
- Update personal information
- Search for a preferred provider
- Provide other insurance information, accident details, or Personal Representative Appointment
- **Provide tax information for IRS Form 1095-B**

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My Account - Dashboard

UnitedHealthcare

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

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Insurance ID Card

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- Your Insurance ID card has important information, like a customer service phone number for benefit/claim questions, telehealth, and more

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StudentResources

2019-20 Academic Year

Insured: @@FullName@@
SR ID #: @@SIDID@@ Policy # (80840): 2019-203262-1
Group Name: Penn State - Abington

For Members:
1-888-224-4810

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: 610279
Rx PCN: 9999
Rx Group:
UHCSTRC01

UnitedHealthcare Choice Plus

ID1:19S Underwritten by UnitedHealthcare Insurance Company

CLAIMS INSTRUCTIONS

Submit claims to the company within 90 days after the date of service. Mail all medical bills along with the insured student's name, patient's name, SR ID number, address, and group name to the address listed below.

Send claims to:
StudentResources
P.O. Box 809025
Dallas, TX 75380-9025
Electronic Payer ID#: 74227 for 837's
STDNT for 270-271 and 276-277

For emergencies while traveling call:
UnitedHealthcare Global
1-877-461-2273 (Toll-free) or 1-410-453-6330
or email: assistance@uhcglobal.com
ID#: 355751

For Hospital pre-admission notification call UnitedHealthcare at 1-877-295-0720.

NOTICE TO ALL HEALTHCARE PROVIDERS

This card is not a guarantee of coverage. For information concerning coverage, co-payment and claims instructions, please call Customer Service at the number listed on the front of this card.

18-ID1 www.uhcsr.com

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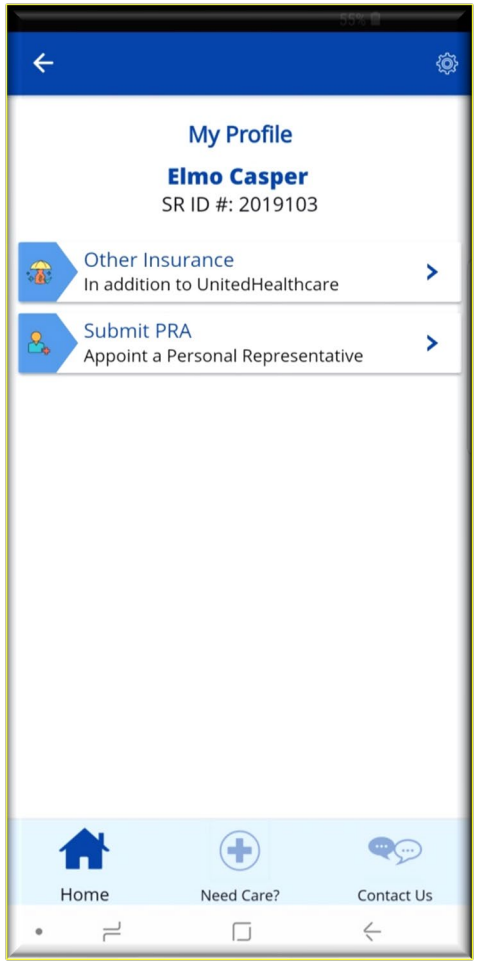
Mobile Phone App

UnitedHealthcare

Features

- View, Fax or Email ID Card
- Submit Other Insurance
- Submit Personal Representative Authorization form



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Important Information

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Explanation of Benefits

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What's an EOB and why do I need it?

EOB stands for Explanation of Benefits. This is a document we send you to let you know a claim has been processed. The most important thing for you to remember is **an EOB is NOT a bill.** It's letting you know which healthcare provider has filed a claim on your behalf, what it was for, whether it was approved, and for how much. You should always review your EOB to make sure it's correct. Here's a breakdown on how to read your EOB.

In the upper right portion of your EOB you'll find general information. If a payment was made to the provider, you'll see the check details in the top boxes. Below that are things like the claim and policy number, your ID numbers, both the insured's and the patient's name, as well as the provider's name and address.

CHECK NO.	CHECK DAT
1234567	01/01/11

CLAIM #: 06999999-01-02-
POLICY #: 06-9999-01
ID NUMBER: 1234567
SCHOOL ID: 12345678-
INSURED: John Doe
PATIENT: John Doe
PATIENT ACCT. #: 01Z123
PAYEE: A Provider Somewh
ADDRESS: PO Box 123456
Somewhere, TX

E	CHECK AMOUNT
	$516.02

456-
here
71234

Dollar amount you're uired to pay for certain red Medical Expenses.

unt required to be paid nefit payment is made.

paid by your insurance.

Dollar amount owed by insured.

Network discount if applicable.

Charges for services not covered by your policy.

The dollar amount claimed by your provider.

Also called CPT Code, used to document medical procedures performed.

Dollar amount for covered benefits.

req Cove

Dollar amo before be

Total

al efits	Patient Balance	Remark Code
36.02	409.01	
80.00		642
16.02	409.01	

Ref #	Service	Dates of Service From To	Proc Code	Amount Claimed	Ineligible	Discount	Total Covered	Co-Pay	Policy Deductible	Tot Bene
	EMERGERNCY ROOM	08/04/10-08/04		845.03			845.03		300.00	4
	LABORATORY	08/04/10-08/04	87340	100.00		20.00	80.00			
			Totals:	945.03			925.03		300.00	5

Remarks:

Discount: Payment has been made in accordance with an agreement with United Healthcare or United Behavioral
Patient Balance: Co-pay, Policy Deductible, Co-Insurance & All Amounts Over Policy Limits.

Health.

The code in the Remark column is explained in this section.

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Qualifying Life Event

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- Loosing coverage through no fault of your own
  - Examples: Job loss, aging out of your parents plan, Marriage, Divorce, Death of primary insured, Birth of a newborn, etc.
- You have 30 days from the date you lose coverage to enroll into the Wabash College Student insurance plan
  - 3 items must be received within this time frame
    1. Enrollment form filled out
    2. Check or money order for the full amount
    3. Letter of termination from your previous provider (must be on official letterhead and include your name and the date you lose coverage)
- You will be prorated based on the date you lose coverage through the end of the policy year.
- You must meet eligibility at the time of purchase.
- Once enrolled there are no cancelations or refunds except entry into the armed forces or ineligibility.

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What If I have Benefit Questions?

UnitedHealthcare®

www.firststudent.com

or

Customer Service

customerservice@firstriskadvisors.com

1-800-505-4160

AT&T Language Program with 160 Languages

7am to 7pm Central Standard Time

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