



2014-2015

Central Washington University Student Health Insurance Plan

1. How do I know if I am eligible for the Student Health Insurance?

All registered undergraduate students taking six (6) or more credit hours, graduate students taking three (3) or more credit hours, post-graduate students taking one or more credit hours, pre-doctoral interns, visiting scholars, research scholars and international students/scholars are eligible to enroll in the coverage.

All registered Graduate Assistants granted a Graduate Assistantship and taking credit hours are automatically enrolled in the plan and the premium is paid directly by the University for the quarters in which the Graduate Assistantship has been granted.

Once no longer eligible for the Graduate Assistantship, it becomes the student's responsibility to re-enroll or continue coverage under this Policy and pay the premium directly to the Company, if eligible. Graduate Assistants who are not awarded a summer assistantship during the summer quarter will not be enrolled in the plan by the University for the summer quarter. Graduate Assistants may enroll directly with the company for the summer quarter by paying the appropriate premium, provided that the Graduate Assistant was enrolled for the spring quarter and enrolls in the same plan option for the summer quarter.

2. What is my Policy number?

The Central Washington University Student Health Insurance Policy number is 2014-686-I. Your Policy number is located on your plan brochure and ID card.

3. Does this plan meet the new Health Care Reform requirements?

This Student Health Insurance Plan meets the Final Rules related to Student Health Insurance coverage as defined by the U.S. Department of Health and Human Services and the Centers for Medicare and Medicaid Services which were published on March 16, 2012.

4. What is a Qualifying Event?

A qualifying event is when a student or dependent has a change in status and loses coverage under another Health Care Plan. At that point, they will become eligible to enroll for coverage under the Student Health Insurance Plan provided, within 31 days of the qualifying event, students should send a copy of the Certificate of Creditable Coverage, the completed Qualifying Events Form and the letter of ineligibility to Academic HealthPlans. A change in status due to a qualifying event includes, but is not limited to, loss of a spouse, whether by death, divorce, annulment or legal separation.

5. What does the insurance cover?

The Student Health Insurance Plan covers Injury and Sickness. Some of the benefits include but are not limited to inpatient hospitalization, outpatient doctor's visits, X-rays, laboratory charges, surgery and emergency care. Please refer to the "Schedule of Benefits" section in the Student Health Insurance Plan brochure. This will provide specific details regarding your Policy.

FAQS?



6. How do I get an ID card?

Once your coverage is active in UHCSR's system, you will receive an email letting you know that your electronic ID card is ready, with a link to download it right to your mobile device. You can also print a copy from your computer or request a permanent card be mailed to you by going to www.uhcsr.com.

7. Where do I get a claim form?

Medical Claim forms are not required.

8. Can I go to any Doctor?

Preferred Providers allow the Insured to maximize the benefits offered under this plan. You should seek treatment from the Preferred Provider Organization (PPO), which consists of Hospitals, Doctors, ancillary, and other health care providers organized into a network for the purpose of delivering quality health care at affordable rates. Your Preferred Provider Organization is **UnitedHealthcare Choice Plus**. For a list of providers please go to cwu.myahpcare.com or call (800) 767-0700.

9. How do I file a claim?

Submit all prescription drug receipts (for providers outside the UnitedHealthcare Pharmacy), medical and Hospital bills incurred to UnitedHealthcare **Student**Resources, P.O. Box 809025, Dallas, Texas 75380-9025 for processing within 90 days of treatment. The claim procedure is listed on the back of your ID card.

10. Does this Policy pay all medical bills in full?

Benefits for the Policy Year are payable at 80% (Preferred Provider) or 60% (Out of Network), unless otherwise specified in the Policy, up to the Policy maximum. There are specific benefit limitations and exclusions on the Policy as well. Please go to cwu.myahpcare.com to review the brochure for more details.

11. If I have questions, who should I call?

If you have questions regarding enrollment, premium or claims and benefits, please call Academic HealthPlans at (855) 844-3021.