

# University of Kentucky school-sponsored Student Health Insurance Frequently Asked Questions

**Students eligible to purchase this plan fit into one of 4 enrollment categories. Select your enrollment category for Frequently Asked Questions specific to you.**

NOTE: These FAQs are intended to assist you in seeking additional information but does not replace information found in the plan Certificate Brochure and Policy. Always refer to the Policy, available on this website, for the most detail available. If you have any questions contact (855) 856-2385.

## International Enrollment Group (Automatic & Mandatory)

- 1) NOT Funded Graduate students
- 2) Enrolled in a class at UK
- 3) J1, J2 or F1 visa holders\*\*

\*\* Insurance is also mandatory for visiting Dependents.

## **University of Kentucky International Students**

It is the intent of the University and the insurance company to provide the greatest benefits to the majority of students and to keep the premium cost at a level that all students, usually on a limited income, can still afford. Therefore, certain limitations and exclusions must be applied to the student insurance coverage as a means of cost containment. It is your responsibility to read and understand the insurance plan, its exclusions, limitations, and schedule of benefits.

### **I am an F-1, J-1, or J-2 visa holder, what action do I need to take to sign up for Student Health Insurance Plan?**

None. There is no paperwork or enrollment form for you to complete. F-1, J-1, and J-2 students are enrolled in the Student Health Insurance Plan automatically when they pay their student bill.

### **Am I required to purchase this Student Health Insurance Plan?**

Health insurance is mandatory at UK for international students. The University of Kentucky designed a health insurance plan for its students. The premium (cost) for this plan is automatically added to your student bill when you register for any class (This includes zero or two-credit hour courses) if you have one of the following visa types:

- F-1
- J-1
- J-2

If you already have other insurance coverage and do not wish to have the Student Health Insurance Plan you could be eligible to waive (cancel) this insurance. See below for details.

### **I am an F-1, J-1, or J-2 visa holder, but I already have my own health insurance plan and I want to cancel SHIP. What do I do?**

UK requires all international students to have qualifying health insurance coverage. International students are automatically enrolled in the UK Student Health Insurance Plan (SHIP) when they register for classes.

In rare circumstances, when a student already has qualifying health insurance provided by an employer, government sponsor or exchange agency, they are eligible to provide documentation of their alternate health insurance coverage by applying for an insurance waiver. When a waiver is approved for a qualifying alternate plan, UK will cancel that student's eligibility for the SHIP for one semester. Waivers must be completed each semester in order to cancel the SHIP charge.

### **Due to federal regulations, and for your protection, all alternate health insurance must comply with the Affordable Care Act (ACA) minimum standards for health insurance coverage.**

### **Who can apply for a health insurance waiver?**

- Students with health insurance coverage provided by an employer,
- Students with health insurance coverage provided by a government sponsor, or
- Exchange students with group coverage provided by the organization coordinating their exchange

### **Which waiver applications are approved?**

Approved waiver applications must meet all four of the following:

1. Be received by the posted deadline,
2. Include all requested insurance documents,
3. Provide documentation of medical evacuation and repatriation benefits\*, and
4. Show evidence of unlimited coverage for all "essential benefits" outlined in the Affordable Care Act (ACA) standards.

\*Medical evacuation and repatriation coverage may be purchased separately if needed.

## Which waiver applications are denied?

Waiver applications will be denied if:

- Application/documentation is incomplete or late,
- Coverage is provided through a Travel Insurance plan,
- Plan is missing any element of the Affordable Care Act (ACA) standards, or
- Coverage will not be active for the entire semester.

## Waiver Application Instructions:

The Waiver Website is open August 01, 2015 – September 22, 2015 for the fall semester and January 01, 2016 – February 22, 2016 for the spring semester.

- Read about your insurance plan to be sure it meets or exceeds UK's Minimum Criteria listed above.
- Before you begin the waiver process, be sure you have all of the information you will use to fill out the application; you will only be allowed one attempt on the website. You will need: your UK ID card, your insurance ID card, a copy of your Policy Certificate.
- Go to [uky.myahpcare.com](http://uky.myahpcare.com), under the Enrollment tab, select "Online Waiver International".
- Read the information and follow the online waiver link.
- Fill out the waiver application.
- Attach an electronic copy of your ID card and Policy to your waiver application. If you have questions about the waiver website contact Academic HealthPlans (AHP) at (855) 856-2385.

If your waiver application is approved, the health insurance charge will be removed from your student bill within two weeks.

## Can Dependents be enrolled in the Student Health Insurance Plan?

Yes. If you are enrolled in this Student Health Insurance Plan, you may choose to enroll your Dependents in this health insurance plan on the AHP website at [uky.myahpcare.com](http://uky.myahpcare.com) by selecting the "Enroll Online" link during the posted open enrollment windows. You have the option of submitting a check or credit card payment online. See the plan Certificate Brochure for full eligibility guidelines.

## 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.

## What is my Policy number?

The University of Kentucky Student Health Insurance Policy number is 2015-298-1. Your Policy number is located on your plan Certificate Brochure and ID card.

## How do I get an ID card?

You will receive an email notification when the digital ID card is available to be downloaded from **My Account**. An Insured student may also use **My Account** to request delivery of a permanent ID card through the mail. ID cards may also be accessed via United Health StudentResources mobile site at [my.uhcsr.com](http://my.uhcsr.com). You may also email a request for a replacement card at: [info@ahpcare.com](mailto:info@ahpcare.com).

## What does the insurance cover?

The University of Kentucky 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. The plan also includes some preventative care services at 100%. See the plan Certificate Brochure and [healthcare.gov](http://healthcare.gov) for complete details of the services provided for specific risk groups.

It is your responsibility to understand your plan's benefits, limitations, and exclusions. Please refer to the "Schedule of Benefits" section in the University of Kentucky Student Health Insurance plan Certificate Brochure for specific details regarding your Policy.

### **Can I go to any doctor?**

The University of Kentucky Injury and Sickness Insurance Plan uses the University of Kentucky Providers for its local Preferred Provider Network and the UnitedHealthcare Options PPO Network for its national Preferred Provider Network. These networks consist of facilities and doctors who have joined together to offer their services at reduced rates. Expenses may be less in the preferred provider network than charges from non-preferred providers. For a list of local doctors please go to: <http://uky.myahpcare.com/>, look under the Benefits tab and click on "Find a Doctor or Hospital".

This Policy is a PPO, so your out-of-pocket expenses are determined by the provider's network. Covered benefits for the 2015-2016 Policy year are payable at 100% (University Health Service), 80% (University of Kentucky Providers), 65% (Network Provider-UnitedHealthcare) or 50% (Non-Network), unless otherwise specified in the Policy. There are specific benefit limitations and exclusions on the Policy as well. Please review the plan Certificate Brochure available at [uky.myahpcare.com](http://uky.myahpcare.com) for more details.

### **What is the difference between the student insurance and the mandatory student health fee?**

The *Student Health Insurance* is an injury and sickness plan that includes diagnostic testing, hospitalization, and prescription benefits. The insurance is intended for matters beyond your health fee.

#### Health Fee

All full-time UK students pay a mandatory *health fee* in the fall and spring semesters that entitles them to most services at University Health Service (Student Health) at no cost, including many routine or preventative services. The health fee is voluntary for most students in the summer.

Part-time students and students categorized as full-time by their enrollment in 0 or 2-credit hour residency classes are not automatically assessed the health fee, but they may request that the fee be added to their student account each semester by calling Student Account Services at (859) 257-3406. Deadlines do apply.

#### **2015-2016 Deadlines to voluntarily add the UHS Health Fee**

Fall 2015 – 09/14/2015

Spring 2016 – 02/19/2016

### **Utilize University Health Service**

*The University of Kentucky, University Health Service (UHS)* is a large outpatient clinic available to all UK students for their healthcare needs including primary care, gynecology, behavioral health, nutrition counseling and health education. Utilizing UHS is an excellent way to receive fast, efficient and high quality clinical care.

Since UK is the preferred provider for the Student Health Insurance Plan, University Health Service and Student Health Insurance work well together. For example, students who receive treatment at University Health Service for medical services not covered by the health fee may file their claims with the insurance company. All visits are by appointment. For an appointment call (859) 323-APPT (2778).

Call (859) 323-5823 or see [ukhealthcare.uky.edu/uhs/](http://ukhealthcare.uky.edu/uhs/) for more information on the University Health Service and your health fee.

### **Does this Policy pay all medical bills in full?**

No. There are several areas for which *you could be responsible for payment*, including, but not limited to, a Deductible, a Coinsurance (patient percentage of covered medical expenses), medical costs for services excluded by the plan, and amounts above the maximum benefits provided.

Covered benefits for the 2015-2016 Policy year are payable at 100% (University Health Service), 80% (University of Kentucky Providers), 65% (Network Provider-UnitedHealthcare) or 50% (Non-Network), unless otherwise specified in the Policy, There are specific benefit limitations and exclusions on the Policy as well. Please review the plan Certificate Brochure under 2015-2016 Benefit section for more details.

### **Limitations apply:**

Certain limitations and exclusions are applied to the Student Health Insurance Plan. As a means of cost containment, see the plan Certificate Brochure for details.

For Example:

Cosmetic Procedures are not payable under the Student Health Insurance Plan, except as specifically provided in the policy. Please review the plan Certificate Brochure available at [uky.myahpcare.com](http://uky.myahpcare.com) for more details.

### **Will the student insurance plan cover maternity benefits?**

Yes, for more details, please see the plan Certificate Brochure or contact the SHIP office at [studentinsurance@email.uky.edu](mailto:studentinsurance@email.uky.edu).

### **Does this plan include Dental Benefits?**

See the plan Certificate Brochure for details on Pediatric Dental Benefits.

For adult insured persons, this health insurance plan only addresses claims “for the treatment of accidental injury to sound, natural teeth.” See your plan Certificate Brochure for details.

See “What is the UnitedHealth Allies discount card?” section below for information on dental service and product discounts.

### **What is the UnitedHealth Allies discount card?**

The UnitedHealth Allies discount card available at [uky.myahpcare.com](http://uky.myahpcare.com) provides savings 10% to 25% at the point-of-service for dental and vision care, as well as health and wellness products. Simply log in to [sr.unitedhealthallies.com](http://sr.unitedhealthallies.com) to download the member handbook, locate providers and learn more about each savings opportunity. The UnitedHealth Allies discount program is provided by Optum HealthAllies as a value-added benefit; it is not an insurance product.

### **Where do I get a claim form?**

Claim Forms are not required.

### **How do I file a claim?**

Submit all medical and hospital bills incurred to: UnitedHealthcare **StudentResources**, 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. You will find the appropriate instructions regarding your Policy in the Certificate Brochure at [uky.myahpcare.com](http://uky.myahpcare.com).

**Is my student insurance valid outside of the United States?**

Yes. Though in some instances you may be required to make a payment to the provider and then submit your medical bills directly to the insurance company yourself. Remember, this Policy is a PPO, so your out-of-pocket expenses could be affected.

Also see the plan Certificate Brochure regarding Academic Emergency Services (AES) provided by OnCall International. This coverage is included with the Academic HealthPlans/UnitedHealthcare Policy at no additional cost. When using the Academic Emergency Services, all arrangements must be made by them for the expenses to be covered or paid.

**If I have questions, who should I call?**

If you have questions regarding funded graduate eligibility, please contact the SHIP Office at (859) 218-3208 or [studentinsurance@email.uky.edu](mailto:studentinsurance@email.uky.edu).

For questions regarding enrollment or premium, please call Academic HealthPlans at (855) 856-2385.

If you have questions regarding obtaining a member ID card, please call UHCSR Customer Service at (888) 344-6118 or go to [uky.myahpcare.com](http://uky.myahpcare.com).

If you have questions regarding claims or benefits, please call UnitedHealthcare at (866) 907-6342.

For immigration or visa related questions, please contact UK International Center at (859) 257-4067.