



Frequently Asked Questions

2016-2017

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

All degree seeking undergraduate students taking nine (9) or more credit hours regardless of the type of class (on campus, off campus or online) and all degree seeking graduate students taking six (6) or more credit hours regardless of the type of class (on campus, off campus or online) are required to have health insurance and are automatically enrolled. These students have the option to waive the insurance if they complete and on-line waiver in URSA by the 10th day of classes. If you discover after the 10th day that you are not being billed for the insurance, you can complete an enrollment form. No back-dating of the coverage will be done. Coverage will begin on the date the insurance company receives the enrollment.

Undergraduate students taking less than nine (9) credit hours and graduate students taking less than six (6) credit hours **are not eligible to participate in the UNC Student Health Insurance Plan**. They may, however contact Academic HealthPlans at **(855) 825-3985**, who will assist then in finding individual coverage.

Eligible Dependents of those enrolled in the plan may participate in the plan on a voluntary basis.

Students who waived the student insurance in a previous semester but want to be on the insurance for the current semester may complete a request for re-enrollment. If you request the re-enrollment during the open enrollment period at the start of the semester (no later than the 10th class day), you will be insured with the student insurance beginning on the effective date of coverage for that semester. You must meet the other enrollment criteria as stated in this document.

If you want to enroll in the student insurance after the open enrollment period, you must show proof of your other coverage. Coverage will begin on the date the insurance company receives the enrollment. Coverage will not be back-dated or pro-rated.

Summer Enrollment: Students enrolling for summer classes may purchase the Student Health Insurance, provided you meet the above criteria. Students need to complete an enrollment form during the open enrollment period. No back-dating or pro-rating of the coverage will be done. Coverage will begin on the date the insurance company approves the enrollment.

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 Department of Health and Human Services and the Centers for Medicare and Medicaid Services which were published on March 16, 2012.

What is my Policy number?

The University of Northern Colorado Student Health Insurance Policy number is 2016A4A00. Your Policy number is located on your plan brochure and ID card.

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. There are limitations and maximums that may apply. Please refer to the "Schedule of Benefits" section in the Student Health Insurance Plan brochure. This will provide specific details regarding your policy.



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How do I get an ID card?

You should receive an ID card in a few weeks after enrollment. If you lose your card, you can download a Letter of Coverage at unco.myahpcare.com. You can also email a request for a replacement card at: info@ahpcare.com.

Can I go to any doctor?

The Student Health Insurance Plan uses Cigna PPO Network. This network consists 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 doctors please go to mycignaforhealth.com and click on "Find a Health Care Professional".

How do I file a claim?

Submit all medical and hospital bills incurred to Cigna Healthcare, PO Box 188061, Chattanooga, TN 37422-8061 (EDI# 62308), for processing within 90 days of treatment. The claim procedure is listed on the back of your ID card. Claim forms are not required.

Does this policy pay all medical bills in full?

Covered benefits for the Policy term are payable at 80% (In Network) or 50% (Out of Network) up to the Policy maximum, unless otherwise specified in the Policy. There are specific benefit limitations and exclusions on the Policy as well. Please go to unco.myahpcare.com to review the brochure for more details.

How do I renew my insurance?

Students must go to the UNC University Health Services for renewal information.

If I have questions, who should I call?

If you have questions regarding enrollment, premium, or claims or benefits please call Academic HealthPlans at **(855) 825-3985**.