

# University of Kentucky school-sponsored Student Health Plan

## Frequently Asked Questions

**Scholars 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 Policy. Always refer to the Policy, available on this website, for the most detail available. If you have any questions contact (855) 856-2385.

Visiting Scholars Enrollment Group (Purchase Online & Mandatory)
Visiting J-Scholar

## **University of Kentucky Visiting Scholars**

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

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

Coverage is required for scholars here on an F1, J1, or J2 visa. Most Visiting Scholars choose this UK sponsored health plan. If you already have your own coverage which meets UK's minimum requirements you will need to show documentation to your advisor. See "Coverage for Visiting Scholars" document provided by your J-1 advisor.

### **What action do I need to take to sign up for Student Health Plan?**

On this website under the "Enrollment" tab, follow the "Enroll Online" instructions. If you have difficulty, contact the Customer Care department at (855) 856-2385. If you would like to make an appointment to have someone help you in person, contact the SHP Office at [studenthealthplan@uky.edu](mailto:studenthealthplan@uky.edu).

### **I need to purchase SHP, but I do not have a UK identification number. What do I do?**

If you have not been assigned a UK ID number, please use your 8-digit date of birth in the UK ID field. (For example, if you were born on May 31, 1978, you would enter "05311978" in the UK ID field.) If/when you receive a UK ID number, please contact AHP at 1-855-856-2385.

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

Yes. If you are enrolled in this Student Health Plan, you may choose to enroll your Dependents in this health plan on this website, under the "Enrollment" tab, select the "Enroll Online" link by the posted enrollment deadlines. You have the option of submitting a check (with U.S. driver's license) or credit/debit card payment online. See the Policy for full eligibility guidelines.

### **What is a Qualifying Event?**

A qualifying event is when a scholar or Dependent has a change in status or loses coverage under another Health Plan. At that point, they will become eligible to enroll for coverage under the Student Health Plan within 31 days of the qualifying event. 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. Contact [studenthealthplan@uky.edu](mailto:studenthealthplan@uky.edu) for assistance.

### **The enrollment dates do not match my visit dates. Will they be prorated?**

Neither the period beginning and ending dates, nor plan cost can be changed to fit your arrival and departure dates.

### **What is my Policy number?**

The University of Kentucky Student Health Plan Policy number is 10608-16. Your Policy number is located on your ID card.

### **How do I get an ID card?**

You will go to [www.arcsvs.com](http://www.arcsvs.com) and create an account using your 8 digit UK Student ID and your date of birth. As you log in you will be asked a series of questions regarding any other Medical Coverage you may have at the same time you are on the UK Student Health Plan. If you have trouble answering these questions you may call ARC Administrators at 877-309-2955 for assistance. You may also email a request for a replacement card at: [info@ahpcare.com](mailto:info@ahpcare.com).

### **What does the plan cover?**

The University of Kentucky Student Health Plan covers Injury and Illness. The Health Plan coverage includes but is not limited to: inpatient hospitalization, outpatient doctor's visits,

x-rays, laboratory charges, surgery and emergency care. The plan also includes some preventive care services at 100%. See the Policy 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 coverage, limitations, and exclusions. Please refer to the "Inpatient and Outpatient Coverage" section in the University of Kentucky Student Health Plan Policy for specific details regarding your Plan.

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

The University of Kentucky Student Health Plan uses the University of Kentucky Providers for its local Preferred Provider Network and the Anthem, Blue Card Access 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: [uky.myahpcare.com](http://uky.myahpcare.com) and look under the Benefits tab and click on "Find a Doctor or Hospital".

This Policy has a Preferred Provider Organization component, so your out-of-pocket expenses are determined by the provider's network. Covered benefits for the 2016-2017 Policy year are payable at 100% (University Health Service), 80% (University of Kentucky Providers), 65% (Network Provider-Anthem, Blue Card Access) or 50% (Non-Network), unless otherwise specified in the Policy. There are specific benefit limitations and exclusions in the Policy as well. Please review the Policy available at [uky.myahpcare.com](http://uky.myahpcare.com) for more details.

### **Utilize University Health Service**

The University of Kentucky University Health Service (UHS) is a large outpatient clinic available to all UK scholars who purchase the UK Student Health Plan 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 Plan, University Health Service and Student Health work well together. 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 2016-2017 Policy year are payable at 100% (University Health Service), 80% (University of Kentucky Providers), 65% (Network Provider-Anthem, Blue Card Access) 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 Policy at [uky.myahpcare.com](http://uky.myahpcare.com) and under 2016-2017 Benefits tab for more details.

### **Limitations apply:**

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

For Example:

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

**Will the Student Health Plan cover maternity benefits?**

Yes, for more details, please see the Policy or contact the SHP office at [studenthealthplan@uky.edu](mailto:studenthealthplan@uky.edu).

**Does this plan include Dental Coverage?**

See the Policy for details on Pediatric Dental Coverage. For adult coverage, this health plan only addresses claims "for the treatment of accidental injury to sound, natural teeth." See your Policy for details.

**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: Anthem Blue Cross and Blue Shield of Kentucky, P.O. Box 105557, Atlanta, Georgia 30348-5557 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 coverage in the Policy at [uky.myahpcare.com](http://uky.myahpcare.com).

**Is my student coverage 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 Anthem Blue Cross and Blue Shield of Kentucky. Remember, this Policy is a PPO, so your out-of-pocket expenses could be affected.

Also see the Policy regarding Academic Emergency Services (AES) provided by OnCall International. This coverage is included with the UK Student Health Plan 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 enrollment or premium, please call Academic HealthPlans at (855) 856-2385.

If you have questions regarding obtaining a member ID card, please call ARC Administrators Customer Service at (855) 214-8287 or go to [uky.myahpcare.com](http://uky.myahpcare.com).

If you have questions regarding claims or coverage, please call Anthem Blue Cross and Blue Shield of Kentucky at (855) 214-8287 or contact the SHP Office at [studenthealthplan@uky.edu](mailto:studenthealthplan@uky.edu).

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