

# University of Kentucky school-sponsored Student Health Plan

## 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 Policy. Always refer to the Policy, available on this website, for the most detail available. If you have any questions contact 1-855-856-2385.

<b>Funded Graduate* Enrollment Group (Automatic)</b>
1) Enrolled in a class in the Graduate School 2) Degree-seeking 3) Maintaining a full-time assistantship (20+ hours) or institutional fellowship (\$9,000 per year) through the UK payroll <i>*Only the SHP Office can verify eligibility for fully-funded status</i>

## **University of Kentucky Funded Graduate Students**

It is the intent of the University to provide the greatest coverage 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 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.

### **How do I know if I am eligible for the Student Health Plan?**

A qualifying funded graduate student is automatically enrolled in the coverage provided by this Policy. To qualify, a student must be enrolled in the Graduate School, degree-seeking, and receiving support from UK in the form of a full-time assistantship (TA, RA, GA), qualifying fellowship, or a combination of these positions. Full-time standing means an assignment of 20 hours per week or a fellowship stipend of \$9,000 or more paid through the UK payroll system. The SHP Office determines eligibility each semester. Changes with a student's assignment, fellowship, or status may affect his or her eligibility. Summer health coverage is linked to your status in the spring semester. Contact your health plan coordinator at the SHP office with eligibility questions at [studenthealthplan@uky.edu](mailto:studenthealthplan@uky.edu) or 1-859-218-3208.

### **If I am eligible, what action do I need to take to sign up for Student Health Plan?**

None. The enrollment process is designed to be completely hassle-free. There is no paperwork or enrollment form for you to complete. Students who meet the eligibility criteria above do not need to take any action to enroll in the plan. Funded Graduate Students will be enrolled automatically.

There is a 30-day processing period for enrolling funded graduate students in the plan at the beginning of each semester. Should you need your coverage verified for a provider during this enrollment period, contact the SHP Office at [studenthealthplan@uky.edu](mailto:studenthealthplan@uky.edu) or 1-859-218-3208.

### **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 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 Policy 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 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 Policy number is 10608-17. Your Policy number is located on your ID card.

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

There is a 30-day processing period for enrolling funded graduate students in the health plan at the beginning of each semester. Should you need your coverage verified for a provider during this enrollment period, contact the health plan coordinator at the SHP Office, [studenthealthplan@uky.edu](mailto:studenthealthplan@uky.edu) or 1-859-218-3208.

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 health 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), 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 2017-2018 Policy year are payable at 90% (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.

### **What is the difference between the Student Health Plan and the mandatory student health fee?**

The Student Health Plan is an injury and illness plan that includes diagnostic testing, hospitalization, and prescription coverage. The plan is intended for matters beyond your health fee.

All full-time 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 1-859-257-3406. Deadlines do apply.

#### **2017-2018 Deadlines to voluntarily add the UHS Health Fee**

Fall 2017 – 09/15/2017

Spring 2018 – 01/31/2018

### **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 Plan, University Health Service and Student Health 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 ARC Administrators. All visits are by appointment. For an appointment call 1-859-323-APPT (2778).

Call 1-859-323-5823 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 coverages provided.

Coverage for the 2017-2018 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 coverage limitations and exclusions on the Policy as well. Please review the Policy at [uky.myahpcare.com](http://uky.myahpcare.com) and under 2017-2018 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 yourself. 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.

**I am an international funded graduate student but the coverage charge is still on my student bill.****What do I do?**

As an international student at the University of Kentucky you are required to have health coverage. The University automatically adds the health plan charge to the student accounts of all international students. The Funding Office will remove the charge after verifying your eligibility as a funded graduate student. You may see the charge on your first bill for the fall and spring semesters. Please allow time for processing. Check your online student bill; if the charge has not been paid *one month after the first day of classes* contact the Funding Office by email at: [studenthealthplan@uky.edu](mailto:studenthealthplan@uky.edu).

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

If you have questions regarding funded graduate eligibility, please contact the SHP Office [studenthealthplan@uky.edu](mailto:studenthealthplan@uky.edu) or 1-859-218-3208.

For questions regarding enrollment or premium, please call Academic HealthPlans at 1-855-856-2385.

If you have questions regarding obtaining a member ID card, please call ARC Administrators Customer Service at 1-855-214-8287 or go to [uky.myahpcare.com](http://uky.myahpcare.com).

If you have questions regarding claims or benefits, please call ARC Administrators at 1-855-214-8287.

For immigration or visa related questions, please contact UK Office of International Affairs at 1-859-257-4067.