

# 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.

## International Enrollment Group (Automatic & Mandatory)

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

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

## **University of Kentucky International 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.

### **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 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 Plan automatically when they pay their student bill.

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

Coverage is mandatory at UK for international students. The University of Kentucky designed a health 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 coverage and do not wish to have the Student Health Plan you could be eligible to waive (cancel) this coverage. See below for details.

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

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

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

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

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

- Students with health coverage provided by an employer,
- Students with health 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 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 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, 2018 – September 22, 2018 for the fall semester and January 02, 2019 – February 22, 2019 for the spring semester.

- Read about your 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 plan ID card, a copy of your Policy Certificate.
- Go to [uky.myahpcare.com](http://uky.myahpcare.com), under the Waiver 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 you waiver application. If you have questions about the waiver website contact Academic HealthPlans (AHP) at 1-855-856-2385.

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

## 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 Plan Policy number is 10608-18. 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 1-877-309-2955 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 benefits, 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 Injury and Illness 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: <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 2018-2019 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.

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

The *Student Health Plan* is an injury and illness plan that includes diagnostic testing, hospitalization, and prescription benefits. The coverage 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 preventive 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.

#### **2018-2019 Deadlines to voluntarily add the UHS Health Fee**

Fall 2018 – 09/14/2018

Spring 2019 – 02/01/2019

#### **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) and medical costs for services excluded by the plan, and amounts above the maximum coverages provided.

Covered benefits for the 2018-2019 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 under 2018-2019 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 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 ARC Administrators 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 GeoBlue. 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?**

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 coverage, please call Anthem Blue Cross and Blue Shield of Kentucky at 1-855-214-8287.

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