

What is the best way to access health care under the UNT SHIP Plan?

1. Utilize the Student Health and Wellness Center (SHWC):

- Services provided are covered at 100% after a \$15 copayment, with no deductible.
- Medical appointments, lab work, and x-rays are all available.

2. Choose In-Network Providers, when seeking care outside of the SHWC:

- Providers within the UnitedHealthcare Choice Plus PPO Network result in higher coverage levels.
- Out-of-pocket expenses are minimized.

3. Understand Your Plan Benefits:

- Familiarize yourself with covered services, copayment, deductibles, and out-of-pocket maximums.
- Knowing your benefits enables informed decisions about your health care.

4. Access Virtual Health Services:

- Take advantage of telehealth options available for convenient access to medical and mental health services.

5. Stay Informed About Preventive Care:

- Preventive services are covered at 100% when using in-network providers and deductibles are waived.
- Regular preventive care can help maintain your health and detect issues early.

High-Cost Examples:

International Student Automobile Accident, resulting in hospitalization and expenses over \$3 million

- Emergency transport and initial treatment were provided. Prolonged hospital stay, with multiple surgeries. Intensive Care services included life-sustaining treatments. Several diagnostic tests (scans, images, bloodwork and labs) were provided along with various medications for injury and pain management. Rehabilitation and therapy services were required along with counseling and psychiatric care. Follow-up visits were included.

Breast Cancer treatments, approximately \$1 million in expenses

- Services included genetic testing and various diagnostic tests. Treatments included surgery, radiation, chemotherapy and medications for managing side effects and long-term care. Reconstruction surgery and follow-up care were also provided.

High Risk Maternity care, \$900,000 in expenses

- Costs associated with a high-risk premature pregnancy and the subsequent care of a newborn, both in the hospital and at home. Due to low levels of oxygen, newborn required prolonged intensive care, with dedicated treatments and medications. Services of various medical specialists were provided as well as home health care.