

Western Kentucky University **ahp** Academic HealthPlans™

Frequently Asked Questions

2019-2020



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

All **domestic undergraduate** students taking twelve (12) or more credit hours or three (3) in the summer and all **domestic graduate** students taking nine (9) or more credit hours are eligible to enroll in the Student Health Insurance Plan.

Undergraduate and graduate students finishing up degree requirements through internships and practicums research taking one (1) or more credit hours and were previously enrolled in the Plan the prior semester are eligible to enroll in the Student Health Insurance Plan.

All **international** students including, ESLI, F-1, J-1, visiting faculty and scholars are required to participate in the Student Health Insurance Plan unless proof of comparable coverage is furnished and waiver is approved. A waiver will only be granted to those individuals already insured under other equitable government or embassy sponsored plans.

All undergraduate and graduate students who have applied for graduation, have been approved by the registrar's office and are taking a minimum of 3 hours of coursework during their final semester are considered full-time students by WKU and are eligible to enroll in the SHIP.

What is my Policy number?

The Student Health Insurance Policy number is 2019-1644-1 for Domestic; 2019-1644-4 for Internationals; and 2019-1644-8 for Sports/Athletes. Your Policy number is located on your plan brochure and ID card.

Does this plan meet the new Health Care Reform requirements?

This Student Health Insurance Plan meets the Final

Rules related to the Student Health Insurance coverage as defined by the U.S. Department of Health and Human Services and the Centers for Medicare and Medicaid Services which were published on March 16, 2012.

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 Insurance Plan provided, within 31 days of the qualifying event, students should send a copy of the Certificate of Creditable Coverage, the completed Qualifying Event 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, or loss of employment.

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 to benefits. Please refer to the "Schedule of Benefits" section in the Western Kentucky University Student Health Insurance Plan brochure. This will provide specific details regarding your Policy.

How do I get an ID card?

Once your coverage is active in UHCSR's system, you will receive an email letting you know that your electronic ID card is ready, with a link to download it right to your mobile device. You can also print a copy from your computer or request a permanent card be mailed to you by going to uhcsr.com.

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Can I go to any Doctor?

Preferred Providers allow the Insured to maximize the benefits offered under this plan. You should seek treatment from the Preferred Provider Organization (PPO), which consists of Hospitals, Doctors, ancillary, and other health care providers organized into a network for the purpose of delivering quality health care at affordable rates. Your Preferred Provider Organization is UnitedHealthcare Options PPO. For a list of providers please go to wku.myahpcare.com or call 1-800-767-0700.

Does this Policy pay all medical bills in full?

Covered benefits for the Policy year are payable at 80% (In Network) or 60% (Out of Network), unless otherwise specified in the Policy, up to the Policy maximums. There are specific benefit limitations and exclusions on the Policy as well. Please go to wku.myahpcare.com to review the brochure for more details.

NOTE: If treated at WKU Health Services, many benefits are covered at 100%.

How do I renew my insurance?

Academic HealthPlans sends each domestic student a renewal notice but it is the student's responsibility to make a timely renewal payment whether or not a renewal notice is received. You can renew your coverage online by logging in and selecting to reenroll, download the enrollment form under Enrollment tab, or you can pick up an enrollment form at the Health Services. International Students must contact WKU for more details on renewing their coverage.

How do I file a claim?

Submit all medical and Hospital bills incurred to **UnitedHealthcare StudentResources**, P.O. Box 809025, Dallas, TX 75380-9025 for processing, within 90 days of treatment, or as soon as reasonably possible. The claim procedure is listed on the back of your ID card. **Claim forms are not required.**

If I have questions, who should I call?

If you have questions regarding enrollment, premium or claims and benefits, please call Academic HealthPlans at 1-855-871-9860.