

# Student Health Insurance 2022

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## **Can you be dual enrolled on the student health insurance and a parents health insurance?**

Yes, the Student Health Insurance will be listed as the primary and the parent's will be secondary. The student/payor will be responsible for two premium payments.



## What is the difference between a co-pay, deductible, and coinsurance?

- Co-pay - is a fixed amount that is due at the time of the office visit.
- Deductible- The amount the student is responsible for a covered health service before the health insurance pays on it. For example, if a student is admitted to the ER and gets a bill for \$6,000. The deductible let's say is \$1,000. The student will have to pay the \$1,000 before the insurance pays the remaining \$5,000.
- Coinsurance – is a fixed percentage of a bill the student most pay for a covered product or service. Example, if a student has met their deducible amount and is responsible for paying 20% of the bill. If the bill is \$150, the student will have to pay \$30.

# Do students get eye coverage if so, what is covered?



Yes, students are allowed an annual eye exam at TEI on campus. It only covers a once-a-year eye exam up to \$50. Glasses and contacts are not covered. The only way glasses are covered is if the student has an eye injury or disease such as macular degeneration.

# What is the out-of-pocket maximum for the student health and insurance?



## In-network providers

\$2,200 Per Insured Person, Per Policy Year

\$4,400 For all Insureds in a Family, Per Policy Year

## Out-of- network providers

\$4,400 Per Insured Person, Per Policy Year

\$8,800 For all Insureds in a Family, Per Policy Year

# **Does the student insurance cover the required vaccines (such as TDAP)?**



**Any vaccines that are required are covered under preventative care at no charge to the student.**

## **Can students have a PCP that is not student health but still be covered by the student insurance?**



**Any PCP that is in-network even off campus, a student may go to. The benefits of using the student health center or getting a referral from the student health center to a UNMC provider is that the copay and deductible are waived which makes the bills much cheaper for UNMC students but they do not have to use on campus providers if they choose not to. They may just have a bill so they need to prepare for that.**



## How does student health insurance work if a student goes to a doctor, dentist, chiropractor, etc. outside of UNMC? What is covered and how much would a student need to pay?

If a student goes to a health care provider outside of UNMC they want to make sure first that they are in-network. Then usually the services are billed toward the deductible. If it is just a doctor visit for a check-up or sick visit then it will be a \$20 copay. I cannot give an amount for how much a student would have to pay for care because it is dependent on the contract we have with that specific provider. I have attached the dental brochure and the certificate of coverage. UHC Dental answers any dental coverage questions so before having dental work done students can reach out to them to see if it is covered. Although dental cleanings there should be no charge to the students. As for what is covered medical wise that is all found in the certificate but it can be easier if the student sends me an email to ask if they are unsure.



# What are options for students with a spouse/children?



The spouse and child receive the same health and dental benefits as the student, with the exception that they do not receive the Fund B benefits.

Rates	Fall			
Student	\$1,510.62			
Spouse	\$1,496.59			
One child	\$1,504.02			
2 or more children	\$2,932.02			
Spouse and 2 more children	\$4,432.72			



**Is student health insurance the same for international students as what domestic students receive?**

**The insurance is the same for international students as domestic students. There is no difference in their plans.**



## How does the Qualifying Life Event work if a student needs to enroll in the middle of the year?

QLE include marriage/divorce, turning 26, loss of insurance coverage, loss of job.

If the student joins the insurance in the middle of a term, the student will be responsible for paying the expense out of pocket for however many months remaining in the term. Once the payment is made, the insurance will be active. The following term, it will be placed on the tuition bill unless a waiver is submitted.

# How does coverage work if a student is out the state? Out of the country?



**The coverage works out of state as long as the student is using in-network providers in which there are many across the states. They will want to check for in-network providers in their location. For out of country travel we would always recommend that they coordinate care with UHC Global first. This helps because UHC Global may be able to facilitate direct payment to the foreign provider.**

# Fund B Covered Services



## Please Note: Fund B is NOT an insurance plan.

- Contraceptive counseling, Health education (*Cost of all forms of contraception excluded*).
- Psychiatry services are available through UNMC Psychiatry but are not covered by Fund B.** Comprehensive confidential counseling services (academic, career, interpersonal, couples and psychological counseling) are provided free-of-charge in the [Counseling and Psychological Services](#) (CAPS, Student Life Center 2031, phone: 402-559-7276). With a required referral from CAPS, students may see a designated consulting psychiatrist in the [UNMC Department of Psychiatry](#) these services will be billed to the students Major Medical Insurance.
- Annual routine eye exam - **Corrective lenses and associated fitting fees excluded.** Performed at the Stanley M. Truhlsen Eye Institute, 3902 Leavenworth Street, Omaha, NE 68105. Phone 402-559-2020.
- Physical therapy/pain management (8 visits per injury with referral)
- Treatment of minor trauma and disease
- In Clinic Lab:**
  - Glucose Finger Stick
  - KOH Skin Scraping (CPT 87220 only)
  - Rapid Strep Test Swab
  - Hemoglobin
  - Urinalysis
  - Hemocult
  - Urine Pregnancy Test
- In Clinic Testing/Treatment:**
  - Ear Irrigation
  - Inhalation Treatment
  - Oximetry
  - Peak Flow
  - Spirometry
  - Tympanogram
  - Skin Lesion removal not requiring pathology



# ER Visits

## ER Visits Away from UNMC

- Students requiring urgent care while away from the UNMC campus should go to the nearest urgent care facility or emergency room. Please make sure you have proof of insurance with you at all times.
- All students should contact their insurance company for questions and charges.

## United Healthcare Student Resource (UHCSR)

- Students who have paid into Fund B and have UHCSR coverage are required to:
  - Contact Student Health Administration via email or by calling 402-559-5158 or 402-559-5691, **within 48 hours of release** for a referral if seen in UNMC Emergency or an Immediate Care Clinic after Student Health Clinic hours, on weekends or holidays.



# ER Visits

If at all possible, (**for a true emergency only**) students should go to the UNMC/Nebraska Medicine Emergency Room (ER); students must call or email the UNMC Student Health Office within 48 hours to get a referral to the ER in order to have the \$500 deductible and \$300 copay waived (without a referral, if you are admitted as a patient into the hospital from the emergency room, the copay only is waived).

**Note:** Students are encouraged to seek care at an in-network United Urgent Care facility instead of the hospital Emergency Room, as the total charge to thru an in-network Urgent Care is \$75; once the student pays \$75, United will typically cover most other Urgent Care expenses at 100%.



# Student Health Clinic – Location/#

Scheduling Desk (402-559-7204) - any type of appointment may be scheduled by calling the scheduling desk.

Location: Level 3 of the Durham Outpatient Center (Family Medicine/Student Health)



# Questions/ Contact Info

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