

enroll their dependents within 30 days of arrival in the United States or at the time you first enroll on the plan. In the event of the birth of a child for a student covered under the International Student Health Insurance Plan, students have up to 31 days to enroll their newborn in the plan to be covered under the insurance plan past the first 31 days after birth. Your child will not have International Student Health Insurance Plan insurance coverage if he/she is not enrolled within the first 31 days after birth.

To enroll a dependent, you must submit a completed enrollment form and full payment to: ECI Services, 14142 Denver West Parkway, Suite 200, Lakewood, CO 80401. Enrollment forms are available at the Office of Student Life, 303-556-3399.

What if I need a translator?

You have access to a translator through the Nurseline program. Information on this service will be on your ID Card.

Who do I contact if I have a question about benefits or a medical bill?

Please contact UnitedHealthcare StudentResources toll-free at 1-800-767-0700 for any specific questions about coverage or a bill received. You will need your UnitedHealthcare StudentResources Policy # 2012-202710-4 and your student ID number that is printed on your insurance ID card to access this information.

Submit any Medical Claims to:

UnitedHealthcare StudentResources
P.O. Box 809025
Dallas, Texas 75380-9025

If you have questions about your Benefits or Claims contact:

UnitedHealthcare StudentResources
Toll-Free 1-800-767-0700
www.uhcsr.com
or by email claims@uhcsr.com

If you have questions about Enrollment or Eligibility contact:

University of Colorado Denver
Student Insurance Office
Tivoli Room 303
303-556-3399
-OR-
ECI
Toll-Free 1-866-780-3824
info@eciservices.com

Student Insurance Coordinator
University of Colorado Denver
900 Auraria Pkwy, Tivoli Suite 303
Denver, CO 80204-1852



University of Colorado
Denver

Frequently Asked Questions about the International Student Health Insurance Plan



What is health insurance?

Health insurance is a service that you purchase in the United States to help pay medical bills if you become sick or injured. The money that you pay to buy the insurance is called a premium.

What is my insurance plan called?

Your insurance plan is a Health Insurance PPO Plan. You will need to know this information and have your health insurance ID card before you see a doctor, go to the Health Center at Auraria, an urgent care facility or hospital.

Who is the insurance company for my plan?

The insurance company, or underwriter of the plan, is UnitedHealthcare StudentResources.

Who is the claims administrator of my health insurance plan?

Your plan is administered by UnitedHealthcare StudentResources.

How will I be enrolled in the Student Health Insurance Plan?

After you register for classes, if you are a F-1 or J-1 student visa holder, you will be automatically enrolled in the Student Health Insurance Plan, unless you submit a waiver and are approved.

How do I receive my health insurance ID card?

Your card will be delivered to the address the University has on file for you.

What do I need my health insurance ID card for?

Your card proves that you have medical insurance coverage. You should carry the card with you at all times. You will need to show it anytime you have a doctor's appointment or go to the Health Center at Auraria, an urgent care facility or hospital.

What do I do if I lose my insurance ID card?

Contact the Student Health Insurance Office at 303-556-3399 immediately so that they can request a replacement card for you.

What do I do if I have a health emergency?

If you have an emergency that is life or limb threatening, please call 911 immediately. You will speak to the emergency operator and emergency help will be sent to your location. If it is not a life or limb threatening emergency, please go to an urgent care facility or the nearest emergency room without delay and then contact UnitedHealthcare StudentResources Customer Service at 1-800-767-0700. Please have your UnitedHealthcare StudentResources SRID# (found on your Medical/Rx ID Card) available when you call.

Where do I go to get health care?

Unless you are having a life or limb threatening illness, your first stop should always be the Health Center at Auraria. (www.ucdenver.edu/life/services/health-center). Their phone number is 303-556-2525. Hours of operation are Monday-Thursday from 8am to 5pm and Friday from 8am until 3pm.

You will not pay a medical co-pay to be seen at this facility and covered services are paid 100% by the insurance.

What if I need a doctor and the Health Center at Auraria is closed?

You will need to visit www.uhcsr.com or call toll-free 1-800-767-0700 to locate a doctor or hospital that is in the UnitedHealthcare Choice PPO Network.

Can I go to any doctor I choose?

You may choose any doctor or hospital but the insurance will pay 100% of covered expenses after you have paid the co-pay if you go to a doctor or hospital in the UnitedHealthcare Choice PPO Network. In addition, if you use a PPO doctor or hospital, they will submit the claim for you. If you don't use a PPO doctor or hospital, you will have to submit the claim yourself.

Will I have to pay to see a doctor outside of the Health Center at Auraria?

Yes. A co-pay is required when you visit a doctor's office, urgent care facility or an emergency room at the hospital. In addition, if you visit a doctor or hospital that is not a member of the UnitedHealthcare Choice PPO Network, you will have to pay 40% for covered expenses.

What is a co-pay?

A co-pay is the portion of a covered expense that you are required to pay before seeing the doctor. You are expected to show your insurance card and make your co-pay when you first enter the doctor's office. The insurance company will be billed for the remainder of the covered cost by the facility.

What is a covered expense?

Covered expenses are the medical expenses that your health insurance plan will pay for. Please review the Schedule of Benefits in the International Student Health Insurance Plan Brochure, available at www.ucdenver.edu/internationalstudenthealthinsurance.

What is a non-covered expense?

A non-covered or excluded expense is an expense that your health insurance plan will NOT pay for. Please review the General Exclusions and Pre-Existing Condition Limitation in the International Student Health Insurance Plan Brochure.

What is a pre-existing condition?

A pre-existing condition is a sickness or injury for which you have been treated within 6 months before being covered under this medical insurance. This plan does not pay for expenses due to a pre-existing condition during the first 6 months of coverage, unless you had other insurance coverage that ended just before (within 90 days) this coverage began. Please review the Pre-Existing Condition Limitation in the International Student Health Insurance Plan Brochure.

Pregnancy is not considered a pre-existing condition in the State of Colorado.

In addition, if you are treated at the Health Center at Auraria, pre-existing conditions are covered.

Are routine physical exams covered?

As per Health Care Reform guidelines many preventive exams or services are covered at 100% of the Preferred Allowance if you go to a PPO provider or at the Health Center at Auraria. If you go to a non-network provider these preventive services will not be covered.

Is pregnancy covered?

Yes, pregnancy is covered the same as any other Sickness, including a pregnancy that began before the insurance began.

Are routine eye and dental exams covered under this plan?

Yes, one routine dental exam and one routine eye exam are covered each school year. Please see the Schedule of Benefits in the International Student Health Insurance Plan Brochure for more details.

Are prescription drugs covered?

Yes, but you MUST fill your prescriptions at the Health Center at Auraria or at a UnitedHealthcare network pharmacy like Walgreens, Safeway or King Soopers. You will pay \$15 for generic prescriptions and \$30 for brand-name prescriptions at a UnitedHealthcare network pharmacy, and \$20 per prescription at the Health Center at Auraria per 30 day supply of the prescription. Contraception is covered with no co-pays for certain prescriptions.

Does health insurance in the United States pay for all medical treatments?

No. Please review the General Exclusions section of the plan brochure. You will be responsible for 100% of all costs incurred for non-covered expenses.

May I add my dependents to this plan?

It is mandatory for J-2 visa holders to be enrolled in an insurance plan. All dependents have the option of choosing the dependent plan offered through the University of Colorado Denver but Students must