



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 Student Injury and Sickness Insurance Plan. You will need to know this information and have your 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 Insurance Company.

Who is the claims administrator of my insurance plan?

Your plan is administered by UnitedHealthcare StudentResources.

How will I be enrolled in the Student 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 Insurance Plan**, unless you submit a waiver and are approved.

How do I receive or replace my insurance ID card?

The plan administrator, UnitedHealthcare StudentResources, will send you an email notification when the digital ID card is available to be downloaded from MyAccount on their website www.uhcsr.com. An Insured student may also use My Account to request delivery of a permanent ID card through the mail. ID Cards may also be accessed via our mobile site at my.uhcsr.com.

What do I need my 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 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 Options PPO Network.

Can I go to any doctor I choose?

You may choose any doctor or hospital but the insurance will pay 100% of the preferred allowance for covered medical expenses after you have paid the co-pay if you go to a doctor or hospital in the **UnitedHealthcare Options 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 Options PPO Network, you will have to pay 40% of the usual and customary charges for covered medical expenses.

What is a co-pay?

A co-pay is a specified dollar amount that you are required to pay for certain covered medical expenses. 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 medical expense?

Covered medical expenses are the medical expenses that your insurance plan will pay for. Please review the Schedule of Benefits in the International Student 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 insurance plan will NOT pay for. Please review the Exclusions and Limitations and Pre-Existing Condition Limitation in the International Student Insurance Plan Brochure.

What is a pre-existing condition?

Pre-existing Condition means any condition for which an Insured Person: 1) incurred charges; 2) received medical treatment; 3) consulted a health care professional; or 4) took Prescription Drugs within the 6 months immediately prior to the Insured's Effective Date under this policy. "Pre-existing Condition" does not include pregnancy. 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 Insurance Plan Brochure.

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

Are routine physical exams covered?

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 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 pharmacy like Walgreens, Safeway or King Soopers. After paying a \$50 deductible per person per policy year, prescriptions are paid on a tier basis at a UnitedHealthcare 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 Exclusions and Limitations 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. Eligible Dependents of enrolled students may participate on a voluntary basis. Students

must 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 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 be covered under the International Student Insurance Plan 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 Student Insurance Office, Room 127, 303-556-6273.

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 # 2013-202710-4 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 127
303-556-6273

-OR-

ECI

Toll-Free 1-866-780-3824
info@eciservices.com

Student Insurance Coordinator
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