

Wabash College

Student Health Insurance Plan (SHIP)



Presented by

First Risk Advisors

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www.firststudent.com

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18COL3687

Today's Presentation



- 1. Important Dates, Deadlines & Pricing**
- 2. What is Wabash College SHIP**
- 3. Insurance Terms & Definitions**
- 4. About the Wabash College Injury and Sickness Health Insurance plan**
- 5. Telemedicine**
- 6. Plan Enhancements**
- 7. Qualifying Life event**
- 8. Contact Information**

Dates, Deadlines & Pricing

For Domestic Students - Health insurance enrollment and waiver forms must be submitted by publicized deadlines.

Students starting in August will have to submit their enrollment or waiver by **September 15, 2022**.

After these deadlines, students who have taken no action or have a declined waiver will be **automatically enrolled** into the health insurance and charged on their student account

A waiver must be done every year.

To waive or enroll you must go to www.firststudent.com

Charges for the insurance go on the student account.

Coverage = (8/1/22 – 7/31/23)

Price = \$2,046

*****Once enrolled in the plan there are no cancelations or refund*****



What is the WABASH COLLEGE SHIP



The Wabash College Student Health Insurance Plan (SHIP) is a comprehensive plan offered at a competitive price with a wide network of providers across the United States. The plan is offered through First Risk Advisors, underwritten by UnitedHealthcare StudentResources.

- A Gold-level health insurance plan
- Low-deductible and a capped out-of-pocket maximum
- Underwritten by UnitedHealthcare StudentResources
- Designed for Wabash College students
- Wide network of providers locations and throughout the U.S. (PPO Network)
- Works outside of the U.S.
- Annual plan

Eligibility:

All Domestic undergraduate students taking 12 or more credit hours (3 or more classes) are required to purchase this insurance plan unless proof of comparable coverage is furnished.

All international students are required to purchase this insurance plan

Eligible students who do enroll may also insure their Dependents.

- **Premiums:** The amount you pay up front to be covered by the insurance company.
- **Networks:** The hospitals and physicians that have agreed to accept a specific rate of payment from the insurance company. You pay more if you go out of network.
- **Copay:** Payment that you pay up front at the time you have a service (like a ticket to a movie or a concert).
- **Deductible:** The amount that you need to pay first before the insurance company starts to kick in.
- **Coinsurance:** No up front payment. The provider sends the bill to the insurance company. The insurance company pays a percentage of the cost. Then you receive a bill and pay the balance due.

College Plan Details



Important Questions	Answers	Why this matters:
Does this plan use a network of providers?	Yes. For a list of preferred providers, see www.firststudent.com or call (800) 505-4160.	If you use an in-network doctor or other health care provider, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred, or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers.
What is the Coinsurance Provision?	<p>In Network: Insurance covers 80% You are responsible for 20%</p> <p>Out of Network: Insurance covers 50% You are responsible for 50%</p>	A specified percentage of the cost of treatment you are required to pay for all covered medical expenses remaining after the policy's deductible has been met.
Do I need a referral to see a specialist?	No.	You can see the specialist you choose without permission from this plan.

College Plan Details



Important Questions	Answers	Why this matters:
What is the overall deductible?	<p>In-Network: \$250 (Per insured person, per policy year)</p> <p>Out-of-Network: \$600 (Per insured person, per policy year)</p>	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay.
Are there services covered before you meet your deductible?	The plan will provide pay for the following before you meet your deductible: <i>Preventive care, Pediatric Dental, Pediatric Vision and categories with copay.</i>	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible.
What is the out-of-pocket limit for this plan?	<p>Preferred Providers: \$7,500 (Per insured person, per policy year)</p> <p>\$13,700 (For all Insureds in a Family, per policy year)</p> <p>Out-of-Network: \$15,000 (Per insured person, per policy year)</p>	The out-of-pocket limit is the most you could pay in a year for covered services.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

College Plan Details



Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Provider	Your Cost if You Use an Out of Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Physician's visit to treat an injury or illness	You pay \$25 Copay per visit and 20% of Allowed Amount	You pay 20% Allowed Amount	May not apply when related to surgery or Physiotherapy.
	Preventive care/screening/immunization	100% of Allowed Amount	No Benefits	Includes preventive health services specified in the health care reform law or benefits provided as mandated by state law.
If you have a test	Diagnostic test (x-ray, blood work)	You pay 20% of allowed Amount	You pay 50% of Allowed Amount	_____none_____
	Imaging (CT/PET scans, MRIs)	You pay 20% of allowed Amount	You pay 50% of Allowed Amount	_____none_____
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral & Substance use disorder health outpatient services	You pay \$25 Copay per visit and 20% of Allowed Amount	You pay 20% Allowed Amount	_____none_____
	Mental/Behavioral & Substance abuse disorder health inpatient services	You pay 20% of Allowed Amount	You pay 50% of Allowed Amount	_____none_____

College Plan Details



Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Provider	Your Cost if You Use an Out of Network Provider	Limitations & Exceptions
If you have outpatient surgery	Physician/surgeon fees	You pay 20% of Allowed Amount	You pay 50% of allowed amount	_____none_____
If you need immediate medical attention	Emergency room services	<p>You pay \$150 and 20% of allowed amount</p> <p>The copay per visit will be waived if admitted to the Hospital.</p>	<p>You Pay \$150 and 20% of allowed Amount</p> <p>The copay per visit will be waived if admitted to the Hospital.</p>	May be limited to use of emergency room and supplies. Treatment must be rendered within 72 hours from the time of Injury or first onset of Sickness. Out: (The Insured's total out-of-pocket will not exceed the amount the Insured would have paid to a Preferred Provider.)
	Emergency medical transportation	You pay 20% of Allowed Amount	You pay 20% of allowed Amount	_____none_____
	Urgent care	\$50 Copay per visit and 20% of allowed amount	\$50 Copay per visit & 20% of Allowed Amount	May be limited to facility fees.
If you have a hospital stay	Facility fee (e.g., hospital room)	You pay 20% of Allowed Amount	You pay 50% of allowed amount	_____none_____

College Plan Details



Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Provider	Your Cost if You Use an Out of Network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.uhcsr.com/pdl	Tier 1 - Your Lowest-Cost Option	\$25 Copay per prescription for Tier 1	No Benefits	Preferred Providers: up to a 31 day supply per prescription Preferred Providers: (Mail order Prescription Drugs through UHCP at 2.5 times the retail Copay up to a 90 day supply.) You may need to obtain certain specialty drugs from a pharmacy designated by us.
	Tier 2 - Your Midrange-Cost Option	\$60 Copay per prescription for Tier 2	No Benefits	
	Tier 3 - Your Highest-Cost Option	\$75 Copay per prescription for Tier 3	No Benefits	

Using the Insurance Outside of the U.S.



- In countries outside of the United States, you will have to pay out of pocket and submit for reimbursement.
 - Reimbursement is done at the out of Network level of benefits (50% insurance pays and you pay 50%)
 - If it is a true medical emergency and you are going to the hospital, we will cover it at an In-Network level (Insurance pays 80% and you pay 20% or higher benefit)
- **If you need to be Medically evacuated please call UHCglobal and they will help get you where you need to go. (next slide)**

Telehealth Programs – HealthiestYou



- 24/7/365 access to Board Certified Physicians
- General Medical
- Talk to a licensed doctor 24/7 by phone or video from anywhere
 - \$0 for UHCSR students
- Available via phone, web or mobile app
- Scheduled appointments available
- Prescriptions are sent to pharmacy of choice (if warranted)
- Student has the option to choose their provider based on licensure, specialties, gender and language(s). A brief bio and a link to the provider's URL are also provided.
- If a student needs an interpreter the provider can connect with to an interpreter through the Language Line Solutions which supports more than 200 languages.



Minute
average wait
to speak to
a doctor

telehelp4students.com

Telehealth Products – HealthiestYou



- Students will have access to Psychiatrist (MD), Psychologist (PhD), Counselors, Clinical Social Workers, Therapist (Masters) through HealthiestYou Behavioral Health. These providers will be available to the student via phone or video. Helps members with depression, stress, anxiety, relationship, grief
- Access via web or mobile app
- seven days a week, from 7 a.m. to 9 p.m. local time to the student
- Students have the option to choose their provider based on licensure, specialties, gender and language(s). A brief bio and a link to the provider's URL are also provided
- If a student needs an interpreter the provider can connect with to an interpreter through the Language Line Solutions which supports more than 200 languages.

Therapist

- **\$0** for UHCSR student

Psychiatrist

- **\$0** for UHCSR student



39%

Of college
students
report
significant
depression

UnitedHealthcare Global

- **Medical Evacuation and Repatriation Benefits**
 - Coverage is for insured students more than 100 miles from campus, and internationally.
 - **Additional Services Include:**
 - Dispatch of Doctors/Specialists
 - Monitoring of Treatment
 - Return of Dependent Children
 - Transportation to Join Patient
 - Translation Services
 - Legal Referrals
 - And much more
 - 1-800-527-0218 toll free within the United States
1-410-453-6330 collect outside the United States
- (To use this feature you it is suggest to contact UHC Global before your trip.)

Student Assistance Program



- For Crisis Intervention
- Insureds have immediate access to the Student Assistance Program, a service that coordinates care using a network of resources.
- Services available include counseling, financial and legal advice, as well as mediation. Counseling services are offered by Licensed Clinicians who can provide insureds with someone to talk to when everyday issues become overwhelming.
- Financial services, provided by licensed CPA's and Certified Financial Planners offer consultations on issues such as financial planning, credit and collection issues, home buying and renting and more.
- Legal Services are provided by fully credentialed attorneys with at least 5 years of experience practicing law. Mediation services are available to help resolve family-related disputes.
- Translation services are available in over 170 languages for most services.
- Insureds also have access to LiveAndWorkWell.com where they can take health risk assessments, use health estimators to calculate things like their target heart rate and BMI, and participate in personalized self-help programs. More information about these services is available by logging into My Account at www.firststudent.com.

Where to find Plan Information



- To View your Certificate, Please visit www.firststudent.com, select Wabash College from the Drop Down Box, and click on “Certificates, Flyers, and SBC”

How to Find a Doctor



- To Find a Doctor, Please visit www.firststudent.com, select Wabash College from the Drop Down Box, and click on “Find a Doctor, Hospital, or Lab

Personal Representation Form- PRA



- Authorizes UHCSR & First Risk Advisors to disclose information to the named representative as if they were the insured (insurance information, claims, enrollment status, etc.)
- Applies only to the designated policy year
- Submission of the form, must come directly from the insured and not the representative

Personal Representative Appointment

I _____
(Please Print)

do hereby appoint _____
(Please Print)

as my personal representative to act on my behalf in the matters of health insurance with
UnitedHealthcare **StudentResources**.

I understand this is a voluntary designation and that this designation gives the personal
representative the same rights to my health insurance information as myself. This appointment will
expire at the end of the current academic/policy year.

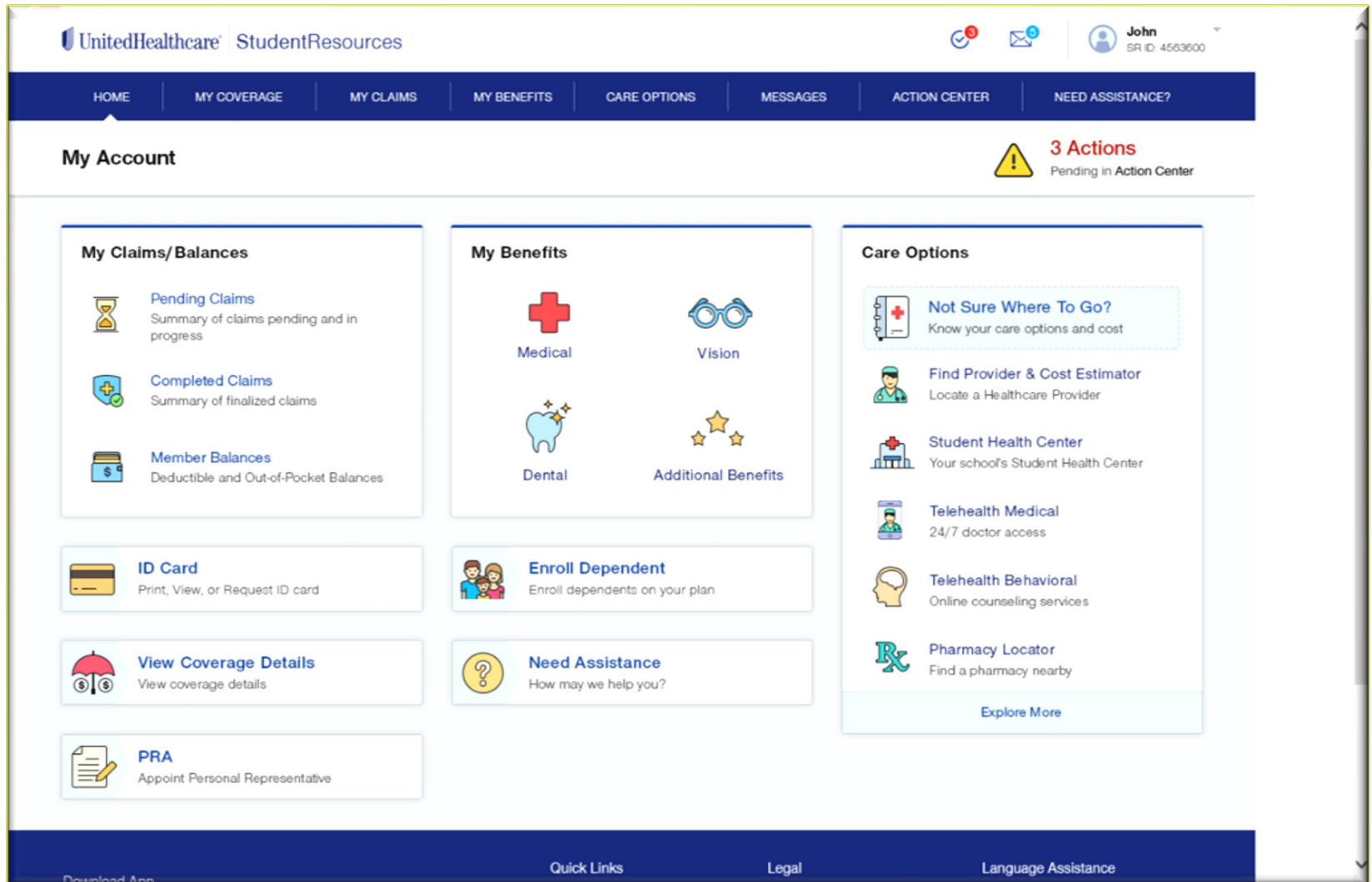
Please complete the following information and fax it to 267-880-2301:

INSURED INFORMATION	PERSONAL REPRESENTATIVE INFORMATION (Necessary for Identity Verification)
School Name	Personal Representative's Name
Insured's Name	Personal Representative's Address
Insured's Policy Number or ID Number	
Insured's Address	
Date	Insured's Signature

My Account & Getting your ID Card

- In today's digital world, you want quick, easy, and secure access to your health insurance information. With your **My Account** on www.firststudent.com, you have just that, 24 hours a day, seven days a week.
- Once you've created your **My Account**, just log in with your user name and password at www.firststudent.com and begin to access your account online, at your own convenience.
- **View coverage details**
- **View or print your ID card**
- Review Message Center electronic notifications
- **Check claim status and Explanations of Benefits (EOB)**
- Review claims letters
- Update personal information
- Search for a preferred provider
- Provide other insurance information, accident details, or Personal Representative Appointment
- **Provide tax information for IRS Form 1095-B**


My Account - Dashboard






The screenshot displays the 'My Account' dashboard for a UnitedHealthcare StudentResources user. The top navigation bar includes links for HOME, MY COVERAGE, MY CLAIMS, MY BENEFITS, CARE OPTIONS, MESSAGES, ACTION CENTER, and NEED ASSISTANCE?. The user's name 'John' and SR ID '4563600' are shown in the top right. A yellow warning icon and '3 Actions Pending in Action Center' are prominently displayed. The dashboard is organized into several sections: 'My Claims/Balances' with links for Pending Claims, Completed Claims, and Member Balances; 'My Benefits' with icons for Medical, Vision, Dental, and Additional Benefits; 'Care Options' with links for finding providers, the student health center, telehealth services, and a pharmacy locator; and a bottom section with links for ID Card, View Coverage Details, PRA, Enroll Dependent, and Need Assistance. A footer bar contains links for Quick Links, Legal, and Language Assistance, along with a 'Download App' button.

UnitedHealthcare® StudentResources





HOME MY COVERAGE MY CLAIMS MY BENEFITS CARE OPTIONS MESSAGES ACTION CENTER NEED ASSISTANCE?

My Account  **3 Actions**
Pending in Action Center







My Claims/Balances

-  **Pending Claims**
Summary of claims pending and in progress
-  **Completed Claims**
Summary of finalized claims
-  **Member Balances**
Deductible and Out-of-Pocket Balances

My Benefits

-  **Medical**
-  **Vision**
-  **Dental**
-  **Additional Benefits**

Care Options

-  **Not Sure Where To Go?**
Know your care options and cost
-  **Find Provider & Cost Estimator**
Locate a Healthcare Provider
-  **Student Health Center**
Your school's Student Health Center
-  **Telehealth Medical**
24/7 doctor access
-  **Telehealth Behavioral**
Online counseling services
-  **Pharmacy Locator**
Find a pharmacy nearby

[Explore More](#)

ID Card
Print, View, or Request ID card

View Coverage Details
View coverage details

PRA
Appoint Personal Representative

Enroll Dependent
Enroll dependents on your plan

Need Assistance
How may we help you?

Download App Quick Links Legal Language Assistance

Insurance ID Card



- Your Insurance ID card has important information, like a customer service phone number for benefit/claim questions, telehealth, and more

UnitedHealthcare®
StudentResources

2019-20 Academic Year

Insured: @@FullName@@
SR ID #: @@SIDID@@ Policy # (80840): 2019-203262-1
Group Name: Penn State - Abington

For Members:
1-888-224-4810

For Providers:
1-888-224-4875

For telehealth services visit telehelp4students.com
or call 1-855-870-5858 for 24/7 doctor access.
24/7 Student Assistance Program: 1-877-862-1172

UnitedHealthcare Choice Plus

ID1:19S Underwritten by UnitedHealthcare Insurance Company

MultiPlan
Compensatory Network

OPTUMRx
Rx Bin: 610279
Rx PCN: 9999
Rx Group:
UHCSTRC01

CLAIMS INSTRUCTIONS

Submit claims to the company within 90 days after the date of service. Mail all medical bills along with the insured student's name, patient's name, SR ID number, address, and group name to the address listed below.

Send claims to:
StudentResources
P.O. Box 809025
Dallas, TX 75380-9025
Electronic Payer ID#: 74227 for 837's
STDNT for 270-271 and 276-277

For emergencies while traveling call:
UnitedHealthcare Global
1-877-461-2273 (Toll-free) or 1-410-453-6330
or email: assistance@uhcglobal.com
ID#: 355751

For Hospital pre-admission notification call UnitedHealthcare at 1-877-295-0720.

NOTICE TO ALL HEALTHCARE PROVIDERS

This card is not a guarantee of coverage. For information concerning coverage, co-payment and claims instructions, please call Customer Service at the number listed on the front of this card.

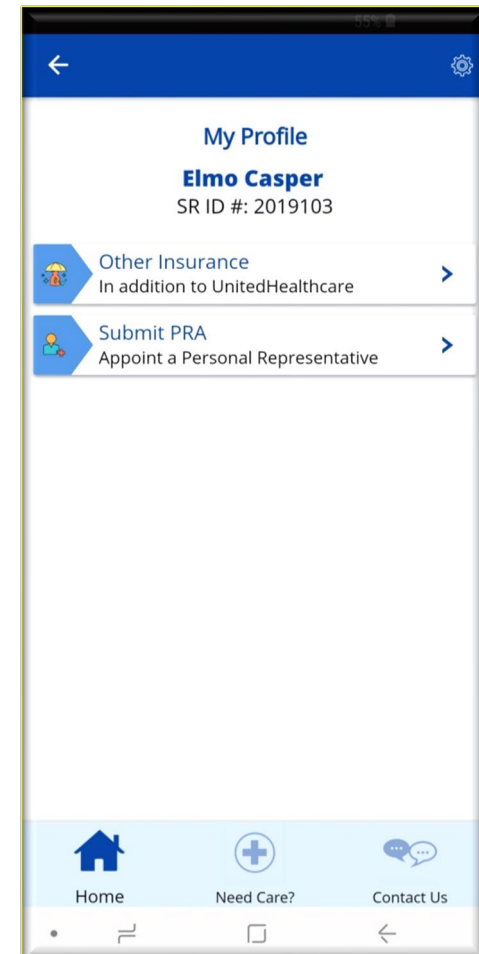
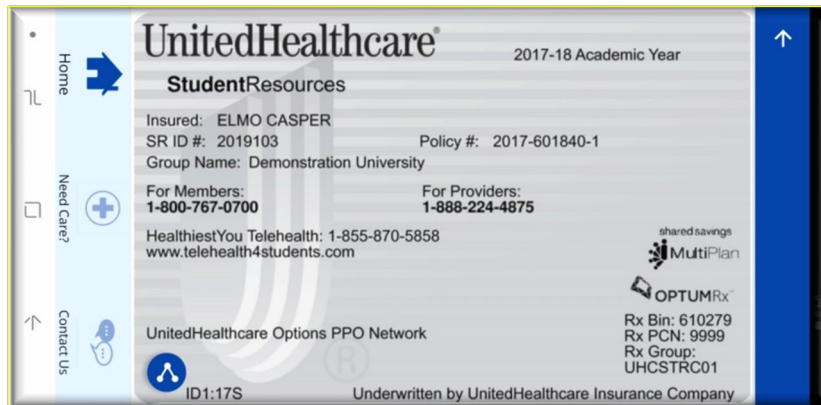
18-ID1 www.uhcscr.com

Mobile Phone App



Features

- View, Fax or Email ID Card
- Submit Other Insurance
- Submit Personal Representative Authorization form



Other important information – Request for Social Security Numbers

- Due to new federal regulation, health insurance companies are now required to collect Social Security Numbers (SSN) for all of their enrollees.
- You will be asked for this information when you sign into your My Account on the First Student website.
- If You Have an SSN - Please follow the directions on the website.
- If You Do Not Have an SSN - You may ignore this request. First Student is aware that not all international students are eligible for an SSN. However, they are still required to request it from you three times over the next several months.
- Please do not be concerned by the tone and urgency of the request—if you don't have an SSN, you will still be covered under the health insurance plan.

Explanation of Benefits



What's an EOB and why do I need it?

EOB stands for Explanation of Benefits. This is a document we send you to let you know a claim has been processed. The most important thing for you to remember is an EOB is NOT a bill. It's letting you know which healthcare provider has filed a claim on your behalf, what it was for, whether it was approved, and for how much. You should always review your EOB to make sure it's correct. Here's a breakdown on how to read your EOB.

In the upper right portion of your EOB you'll find general information. If a payment was made to the provider, you'll see the check details in the top boxes. Below that are things like the claim and policy number, your ID numbers, both the insured's and the patient's name, as well as the provider's name and address.

CHECK NO.	CHECK DATE	CHECK AMOUNT
1234567	01/01/11	\$516.02

CLAIM #: 06999999-01-02-03
 POLICY #: 06-9999-01
 ID NUMBER: 1234567
 SCHOOL ID: 12345678
 INSURED: John Doe
 PATIENT: John Doe
 PATIENT ACCT. #: 01Z123456
 PAYEE: A Provider Somewhere
 ADDRESS: PO Box 123456
 Somewhere, TX 71234

Network discount if applicable.		Dollar amount for covered benefits.		Dollar amount you're required to pay for certain Covered Medical Expenses.	
Charges for services not covered by your policy.		Dollar amount required to be paid before benefit payment is made.		Total paid by your insurance.	
The dollar amount claimed by your provider.		Total paid by your insurance.		Dollar amount owed by insured.	
Also called CPT Code, used to document medical procedures performed.		Total paid by your insurance.		Dollar amount owed by insured.	

Ref #	Service	Dates of Service From To	Proc Code	Amount Claimed	Ineligible	Discount	Total Covered	Co-Pay	Policy Deductible	Total Benefits	Patient Balance	Remark Code
	EMERGENCY ROOM	08/04/10-08/04		845.03			845.03		300.00	436.02	409.01	
	LABORATORY	08/04/10-08/04	87340	100.00		20.00	80.00			80.00		642
Totals:				945.03			925.03		300.00	516.02	409.01	

Remarks:
 642- This service was processed under the Preventive Care benefit in your policy.
 Discount: Payment has been made in accordance with an agreement with United Healthcare or United Behavioral Health.
 Patient Balance: Co-pay, Policy Deductible, Co-Insurance & All Amounts Over Policy Limits.

The code in the Remark column is explained in this section.

Qualifying Life Event

- Losing coverage through no fault of your own
 - Examples: Job loss, aging out of your parents plan, Marriage, Divorce, Death of primary insured, Birth of a newborn, etc.
- You have 30 days from the date you lose coverage to enroll into the Wabash College Student insurance plan
 - 3 items must be received within this time frame
 1. Enrollment form filled out
 2. Check or money order for the full amount
 3. Letter of termination from your previous provider (must be on official letterhead and include your name and the date you lose coverage)
- You will be prorated based on the date you lose coverage through the end of the policy year.
- You must meet eligibility at the time of purchase.
- Once enrolled there are no cancellations or refunds except entry into the armed forces or ineligibility.

What If I have Benefit Questions?



www.firststudent.com

or

Customer Service

customerservice@firstriskadvisors.com

1-800-505-4160

AT&T Language Program with 160 Languages

7am to 7pm Central Standard Time