

SEMINARY STUDENT INSURANCE PROGRAM

FREQUENTLY ASKED QUESTIONS

How does the prescription drug benefit work?

- 1) **Core Plan** - If you go to a participating pharmacy, each covered person has a co-pay of \$15 for Tier 1, \$40 for Tier 2, and \$60 for Tier 3. **\$1,500** maximum per Policy Year.
- 2) **Enhanced Plan** - If you go to a participating pharmacy, each covered person has a co-pay of \$15 for Tier 1, \$25 for Tier 2, and \$40 for Tier 3. **\$3,000** maximum per Policy Year.
- 3) **Cost Share Plan** - If you go to a participating pharmacy, each covered person has a co-pay of \$20 for Tier 1, \$30 for Tier 2, and \$50 for Tier 3. **\$350** maximum per Policy Year.

For a list of UnitedHealthcare Network Pharmacies visit www.UHCSR.com or call 1(877) 417-7345.

What if I need a prescription before I receive my ID card?

You must prepay for the prescription and then file a claim for reimbursement. The prescription reimbursement form may be found at www.UHCSR.com or call 1 (877) 417-7345.

Is there an Annual Policy Deductible?

Yes. They differ depending on the plan.

- 1) The **Core Plan** has a **\$350** annual policy deductible In-Network and a \$600 deductible Out-of-Network per Policy Year per Insured Person.
- 2) The **Enhanced Plan** has a **\$250** annual policy deductible In-Network and a \$500 deductible Out-of-Network per Policy Year per Insured Person.
- 3) The **Cost Share Plan** has a **\$250** annual policy deductible In-Network and a \$500 deductible Out-of-Network per Policy Year per Insured Person.

Does the policy have more than one deductible?

Yes. Please refer to the schedule of benefits for co-pay and additional deductible obligations.

Do I have a co-pay obligation?

Yes. When services are rendered by a UnitedHealthcare Options Network provider, your co-pay obligation is 20% of the UnitedHealthcare Preferred Allowance (negotiated fee) and any expenses over the maximum benefit. When services are rendered by a non-network provider, your co-pay obligation is 40% or more. Please refer to your schedule of benefits, as certain maximum limits may apply to scheduled services.

Does the plan cover all inpatient and outpatient expenses as long as I use a UnitedHealthcare provider?

No. Per day or per condition maximums vary by plan type. Please review the limits carefully.

Is there an annual out-of-pocket maximum?

No. Students are responsible for the co-pay amount.

Does the Annual Policy Deductible apply to the Dental Sickness and the Routine Physical Examination Benefits provided by the Core and Enhanced Plan? Yes, for the dental benefit. No, for the routine physical benefit. The deductible does not apply to the prescription benefit.



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How do I enroll my spouse or dependent(s)?

A student may enroll his or her spouse or dependent(s) after they have enrolled in a plan. Spouse and dependent(s) may only be enrolled in the same plan as the student. Premium payment for spouse and/or dependent coverage is required at the time of enrollment. They must be enrolled by September 30th.

What can I do if my spouse or I lose coverage?

Please contact your seminary for enrollment instructions after the deadline.

Is preventive care covered?

This policy is primarily designed to cover Injury and Sickness; however, the plan does include a benefit for One Routine Physical, Cytological Screening and Mammography Examination*.

Does this plan cover maternity?

Yes. Maternity coverage is provided for as any other illness. Conception must occur while insured by the policy unless proof of creditable coverage was provided for the 12-month pre-existing period.

Am I restricted to a particular hospital or physician?

No. You are free to choose any hospital or physician; however, you will receive a greater discount for utilizing physicians and hospitals in the UnitedHealthcare Options PPO network. Benefits are reduced when out-of-network providers are used. You may find a provider by visiting www.UHCSR.com.

What if there is no UnitedHealthcare Options Provider in my area?

If you cannot locate a network provider within 15 miles of your location, please call (866) 607-4427.

Do I have to pay bills at the doctor's office?

Some doctor's will allow you to pay only the deductible or co-pay amount; most will require only the co-pay amount. The doctor's office can contact 1(866) 607-4427 to verify coverage.

Am I covered while away from campus or the U.S.?

Yes. The plan includes coverage for medical evacuation and repatriation. Please visit the UnitedHealthcare website and search for the service provided by Scholastic Emergency Services (SES).

How do I file a claim?

A company claim form is not needed for filing a claim. Mail to the address below all medical and hospital bills along with the patient's name and Insured student's name, address, social security number and name of the policy in which the student is insured.

File claim within 30 days of Injury or first treatment for a Sickness. Bills should be received by the company within 90 days of service. Bills submitted after one year will not be considered for payment except in the absence of legal capacity.

UnitedHealthcare StudentResources
P.O. Box 809025
Dallas, TX 75380-9025
Phone: **1(866) 607-4427**
Fax: (469) 229-5625
Email: claims@uhcsr.com

* Services must be provided in accordance with the standard practice of medicine and may include annual limits.

Underwritten by United HealthCare Insurance Company and is based on Policy 2010-201824-1 and 2010-201824-2. For further details of the coverage including costs, benefits, exclusions, any reductions or limitations and the terms under which the policy may be continued in force, please refer to www.UHCSR.com. One Year Non-Renewable Term Policy

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