

How Does the Student Health Insurance Work?

For University of Tennessee Chattanooga, Martin, Southern, and Space Institute Students

You need an Insurance ID Card

Once your enrollment has been processed, you should print or request a copy of your insurance ID card and keep it with you. To do this, visit www.uhcsr.com and create an online account. Once you are logged in, click the 'ID Card' link to view, print, or request a mailed copy of your insurance ID Card.

Dependent ID cards will be available through the primary insured student's account.

Doctor Visits

For the best benefits, schedule an appointment with a provider in the **UnitedHealthcare Choice Plus** network. To find in-network providers, log in to your account at www.uhcsr.com and click on 'Locate a Network Provider' or call 888-799-7716 (for assistance in another language ask to be connected to the language assistance line or call 866-260-2723). You will be responsible for paying the \$25 office visit copay on the date of service. Your doctor's office will then file a claim with insurance, and send you a bill if you have a balance due.

If your provider does not bill insurance, you may file a reimbursement claim with the insurance company. To do this, request an itemized bill from the provider including their name and tax ID number, your payment amount, ICD 10 diagnosis and CPT codes. Submit the itemized bill along with your name and SR ID number to UnitedHealthcare StudentResources' claims address: PO Box 809025 Dallas, TX 75380.

Medical Emergencies

If a Covered Medical Expense is incurred for Emergency Services when due to a Medical Emergency, benefits will be paid at the Preferred Provider level of benefits even if the provider is Out-of-Network. In all other situations, reduced or lower benefits will be provided when an Out-of-Network provider is used.

Prescription Drug Coverage

Many prescription drugs are covered by the UT Student Health Insurance, but you must pay a copay or coinsurance at the pharmacy each time you fill a prescription until you reach the out of pocket maximum. Your cost will be determined by the tier that your prescription drug falls under. The tier 1 copay is \$20, and the member coinsurance for tier 2 and tier 3 drugs is 30%. For tier information or to find a UHC Pharmacy, you may log on to your account at www.uhcsr.com or call OptumRx at 1-855-828-7716.

How Are Claims Processed?

Your deductible is paid first

A deductible is the amount you are responsible for paying before the plan begins to pay for covered services you use. The UT Student Health Insurance has a \$500 In-Network and \$1,000 Out-of-Network deductible.

Then you pay coinsurance, up to the Out of Pocket (OOP) Maximum

Coinsurance is your share of the costs of a covered service after the deductible has been met. The UT Student Health Insurance plan will pay 80% of covered in-network charges and 60% of covered out-of-network charges after deductible, meaning you are responsible for 20% and 40%, respectively.

There is a limit to the amount you will pay for your share of the cost of covered services, called the Out-of-Pocket (OOP) maximum. Deductibles, coinsurance, and co-payments are included in this amount. The OOP Maximum for in-network providers is \$8,500. There is no OOP Maximum for out-of-network providers.