

How Does the Insurance Work?

For University of Tennessee Chattanooga Students

Insurance ID Cards

Once your enrollment has been processed, you will need a copy of your insurance ID card to go to the doctor or fill a prescription. Visit www.uhcsr.com to create your online account. Once you are logged in, click the 'ID Card Information' link to view, print, or request a mailed copy of your insurance ID Card.

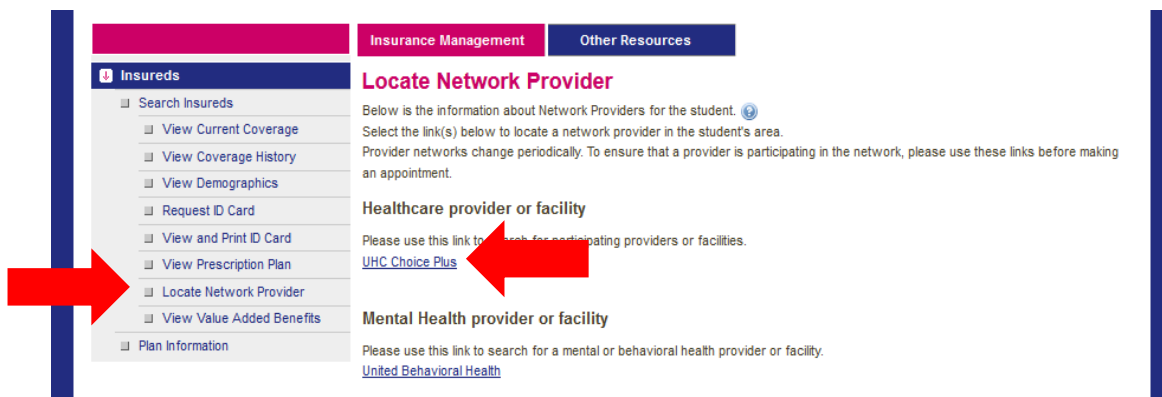


Questions

If you need assistance creating your account, have questions about the coverage, or if you would like to speak with a representative to request an ID card by mail, you may call UnitedHealthcare StudentResources at 800-767-0700. **For assistance in another language, you may ask for the language assistance line.**

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 1-800-767-0700 (for assistance in another language ask for the language assistance line).



Be sure to bring a copy of your insurance ID card to your appointment. There is a \$25 in-network office visit copay, which means that each doctor visit outside of the UT Student Health Center will cost you \$25. Payment will be collected by your doctor's office and is typically due on the day of your office visit. Your doctor's office will file a claim with insurance, and once the claim has been processed your doctor's office will bill you if you have a balance due.

Deductible, Out-of-Pocket Maximum, and Coinsurance

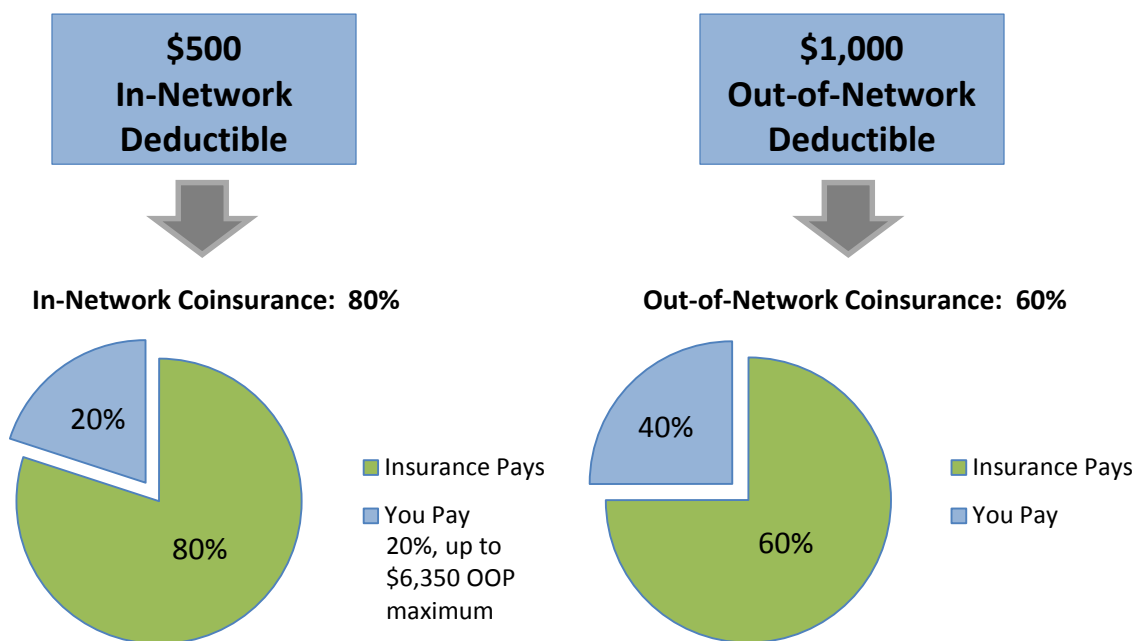
What is a deductible?

A deductible is the amount you are responsible for paying before insurance will cover any remaining eligible expenses. The UT Student Health Insurance has a \$500 In-Network and \$1,000 Out-of-Network deductible, meaning if you see providers in the UHC Choice Plus network you will need to satisfy a \$500 deductible, and if you go out of network you will need to satisfy a \$1,000 deductible before insurance will cover any other eligible expenses.

What is coinsurance?

Coinsurance is the percentage of eligible medical expenses that the insurance company will pay once you have met your deductible. The UT Student Health Insurance plan has an 80% in-network and 60% out-of-network coinsurance.

Once you have met the deductible, UnitedHealthcare StudentResources will cover remaining eligible expenses as follows:



What is an Out-of-Pocket (OOP) Maximum?

An Out-of-Pocket maximum refers to the maximum amount you will have to pay before insurance will cover 100% of essential health benefits. Deductibles, coinsurance, and copayments are included. The OOP Max for in-network providers is \$6,350. There is no OOP Max for out-of-network providers.

Prescription Drug Coverage

Many prescription drugs are covered by the UT Student Health Insurance, but you must pay a copay at the pharmacy each time you fill a prescription until you reach the OOP Maximum. The copay amount will be determined by the tier that your prescription drug falls under. The tier 1 copay is \$20, tier 2 copay is \$50, and tier 3 copay is \$80. For tier information, you may log on to your account at www.uhcsr.com or call OptumRx at 1-855-828-7716.