

## **USU's subsidized graduate student insurance for a single insured person through First Student (United Healthcare)**

This was created by a graduate student and is not an official document. To learn more about your insurance visit <http://www.usu.edu/health/healthinsurance/> or read the Student Injury and Sickness Insurance Plan provided by the insurance. For specific questions about coverage and medical bills contact [Katelyn Richins](mailto:Katelyn.Richins@usu.edu) at the Student Health and Wellness Center via phone [435-797-1660](tel:435-797-1660) or email [ship@usu.edu](mailto:ship@usu.edu).

### **Basics**

Not all graduate students qualify for subsidized insurance. *Student must meet one of the following minimum qualifications:*

- ✓ Employed at a .5 FTE (20 hrs/wk) at the beginning of the semester as a Graduate Instructor, Graduate Teaching Assistant, General Graduate Assistant, or Graduate Research Assistant.
- ✓ Receive direct scholarship or fellowship of \$10,000 or more for the academic year (excludes private scholarships, financial aid, tuition awards/waivers, and Dominican Republic sponsored students).
- ✓ Receive a stipend of \$10,000 or more for the academic year, or a grant that specifically pays for insurance.

Subsidized insurance means that 80% is covered by your adviser, department, college or grad school. The rest (20%) is covered by you.

Start of fall semester you have the choice to pay for one semester or the whole year. Your contribution is about \$360 for the whole year (as of Fall 2015). If you want to buy insurance per semester, it will cost you more than buying it for the whole year.

You can enroll through [www.firststudent.com](http://www.firststudent.com) after choosing Utah State University in the dropdown menu on the bottom of the page.

You can create and access your account through [www.uhcsr.com](http://www.uhcsr.com) -> *my account*. To see a brief description of the coverage go to *Schedule of Benefits*.

Before going to a doctor, check whether he/she is on the insurance's Provider list (find here: <https://connect.werally.com/>). All of the provider's at the USU Student Health and Wellness Center are in-network. Simple doctor's visits are covered by your student fees, special services are not (e.g., X-ray, labs, procedures, prescriptions). This means that you will have to ask the provider as well as call your insurance if you really want to find out what is covered and what is not.

Have your insurance card ready.

### **Emergency Care**

If you sustain a work-related injury go to the Workman's Comp place at Logan InstaCare (400 N 200 E).

If you have a non-life threatening emergency go to Logan InstaCare (400 N 200 E) and not to the Emergency Room. If you go to the Emergency Room, you will have to pay \$150 co-pay in addition to paying 20% co-insurance for any services received. There is no co-pay for using InstaCare.

### **How much does the insurance cover?**

When you go to a doctor you are required to pay a co-pay (\$30 for Office visits and \$150 for Emergency Room visits). If you go to the Student Health Center the Office visit costs are covered by your student fees so you won't need to pay for the visit.

The insurance will cover 80% of your costs if you see an in-network provider and 60% if you see an out-of-network provider. However, each time you have a doctor's visit you will be required to pay a co-pay of \$30. If within a year your total expenses reach a level where you have paid \$6000 out-of-pocket (out-of-pocket maximum), the insurance starts to cover 100% including co-pays. The percentage you pay out-of-pocket for each bill gets counted towards your deductible, the deductible does take co-pays into account when determining if you've reached it.

Overall the insurance does not require a doctor screening and referral prior to seeing a specialist but many specialists (e.g., physiotherapy) do. You can go to USU Student Health Services to get a physician referral.

Dental and vision are not covered under this insurance but you have access to a discount program through the UnitedHealthAllies Discount Plan ([www.sr.unitedhealthallies.com](http://www.sr.unitedhealthallies.com)). This program offers discounts from 5 to 50%.

### **How much does a doctor's visit cost?**

Finding out how much a procedure/visit will cost can take a long time and can be very difficult. The state of Utah is working on a database that will allow people to see and compare prices but that might take a while.

### **Medical bills and how to pay them.**

Depending on the situation you can receive numerous medical bills, which can be confusing. To know how much you have to pay go to [www.uhcsr.com](http://www.uhcsr.com) -> My Account -> View my claims -> click on a claim. The amount under Patient Balance and Totals is the sum you have to pay. You should compare it with the medical bills you have received to avoid being double charged by the hospital and the insurance company.

If your costs are high, you can apply to the hospital to have the costs reduced and you can pay the bill in pieces rather than all at once.

In case of financial need there are some financial aid programs available through USU (mostly loans) <https://www.usu.edu/finaid/overview/>. As a QCNR or Ecology Center graduate student you are also eligible to apply to the QCNR Medical Emergency fund ([https://qcnr.usu.edu/graduates/organizations/grad\\_student\\_council](https://qcnr.usu.edu/graduates/organizations/grad_student_council)).

### **Definitions**

**COINSURANCE** means the percentage of Covered Medical Expenses that a United HealthCare Student Resources pays.

- \* The **COINSURANCE** for USU's plan is 80% in-network 60% out-of-network.

**COPAY/COPAYMENT** means a specified dollar amount that the Insured (student) is required to pay for certain Covered Medical Expenses

- \* The **COPAY/COPAYMENT** for USU's plan is \$30 for doctor's visits and \$150 for emergency room. There is no copay for x-rays and labs.

**DEDUCTIBLE** means if an amount is stated in the Schedule of Benefits or any endorsement to this policy is a deductible, it shall mean an amount to be subtracted from the amount or amounts otherwise payable as Covered Medical Expenses before payment of and benefits is made. The deductible will apply as specified in the Schedule of Benefits.

- \* The **DEDUCTIBLE** for USU's plan is \$250 in-network \$600 out-of-network

**OUT-OF-POCKET MAXIMUM** means the amount of Covered Medical Expenses that must be paid by the Insured Person (student) before Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year.

- \* The **OUT-OF-POCKET MAXIMUM** for USU's plan is \$6,000 in-network \$12,000 out-of-network.