



ST. MARY'S COLLEGE OF MARYLAND INTERNATIONAL STUDENT INSURANCE FREQUENTLY ASKED QUESTIONS

What do I do with my insurance email notification?

"MY ACCOUNT" is your gateway to personalized information on your health insurance program. Follow the directions from your insurance email notification that you received or visit www.insuranceforstudents.com/SMCM

1. Select "My Account"
2. Select "Setting Up My Account"
3. Type in your first & last name, Date of Birth and your student id number

Once you create your personalized account you will have access to claims status, correspondence and Explanation of Benefits (EOB), the ability to print OR order a new id card and to provide additional information to United Healthcare when they require it.

Where do I go if I am sick?

ST. MARY'S COLLEGE OF MARYLAND STUDENT HEALTH CENTER: The student health center provides on-campus access to quality healthcare and preventative services. Provided services can be found by visiting <http://www.smcm.edu/health> or by calling 240-895-4289. This insurance program will provide coverage for any covered services received at the student health center with the deductible waived.

PREFERRED PROVIDERS: Preferred Providers are the Doctors, Hospitals and other health care providers who accept your insurance and will provide specific medical care at discounted prices. You want to always try to go to a doctor or facility that is a Preferred Provider because it will reduce your costs. The Preferred Provider for this plan is the UnitedHealthcare Options PPO. If care is received from a Preferred Provider, any Covered Medical Expenses will be paid at the Preferred Provider level of benefits.

After the Deductible of \$50 has been paid (your responsibility for the policy year) benefits will be paid for 90% of Covered Medical Expenses (unlimited benefit). Your out-of-pocket maximum is \$5000 per year.

URGENT CARE CENTERS: Urgent Care Centers are medical facilities designed to offer immediate evaluation and treat for health conditions that are **not severe enough to require treatment in the hospital or a hospital emergency room.** Conditions treated through Urgent Care Centers include common medical ailments such as **sore throats, flu, ear aches, respiratory infections, small cuts, sprains, and minor broken bones.** Urgent Care Centers provide care and treatment through qualified physicians when your care needs fall outside of your physician's regular office hours or before an appointment is available with your primary physician. For in-network Urgent Care centers the copayment is \$50 whereas the copayment for the Emergency Room for a covered emergency is \$150. You also must remember that if you go to the Emergency Room for a non-emergency (for any issue where you do not feel that your overall health is in danger, such as the flu, a cold, minor headache etc.) the insurance will not cover the costs and you can be left with a very high bill.

How Can I Find A Network Provider? (Doctor/Hospital)

• **The UnitedHealthcare Options PPO Network is your Preferred Provider Network (PPO Network) and you always want to go in the Network because it means YOU WILL PAY LESS!!!!**

- 1) Go to www.insuranceforstudents.com/SMCM
- 2) Select "Search for Providers"
- 3) Search: Select the type of provider you are looking for (Urgent Care, Hospital, Primary Doctor, Ear Nose and Throat Doctor, etc.)

**PLEASE CALL OUR OFFICES AT 1-800-356-1235 IF YOU NEED HELP FINDING A DOCTOR!
IF OUR OFFICES ARE CLOSED, PLEASE CALL 1-888-251-6253 FOR ASSISTANCE**

What type of insurance do I have?

You have insurance through Student Resources (SPC) Ltd, a **UnitedHealth Group Company**. Your Network is **UnitedHealthcare Options PPO**. When in doubt, you can always ask the doctor or facility if they **accept UnitedHealthcare's Options PPO** insurance. If they do, that means they are in your network.

What is my policy number?

Your policy number is **2016-1386-91**.

Where will my insurance cover me?

Your insurance will cover you in the United States and you are eligible for Worldwide Emergency Services when you are traveling outside of the United States in any country except your home county. For information on United Healthcare Global Emergency Services call 1-800-527-0218 within the United States and +1-410-453-6330 collect outside of the United States.

Wondering about some of the terms used in health insurance?

Copay: A fixed dollar amount you pay at the time services are rendered. Copays for in-network office visits for covered sicknesses and injuries are \$20. Copays for covered emergencies at the Emergency Room are \$150.

Coinsurance: A specified percentage of the cost of treatment that the insured is required to pay for all covered medical expenses remaining after the deductible has been met. After you have met your deductible, if you go to a Preferred Provider, your insurance will pay 90% and you will pay 10% of the bill. Your out-of-network coinsurance is 30%, meaning the insurance will cover 70% and you will pay 30%.

Deductible: The portion of your health care that you pay before insurance starts covering it. You have a \$50 deductible per year that you are responsible for paying before your insurance will pay benefits. However this deductible is waived for covered services received at the student health center and for covered preventative care services received in-network.

How do I know what my Insurance Covers?

The program brochure explains the program benefits. You can view the program brochure at www.insuranceforstudents.com/SMCM by selecting program brochure.

FOR MORE INFORMATION OR IF YOU HAVE ANY QUESTIONS PLEASE CALL 1-800-356-1235!