

2018-2019 University of West Florida International Student Insurance Program Frequently Asked Questions

When is the insurance effective?

	Effective dates		
Annual	8/15/2018 to 8/14/2019	Fall	8/15/2018 to 12/31/2018

What does the insurance cover and what are the exclusions?

Students can view the 2018-2019 Plan Summary (benefits and exclusions) online at www.insuranceforstudents.com/uwf

What is the name of the insurance underwriter & policy number?

The 2018 - 2019 University of West Florida International Student Health Plan is underwritten by Student Resources (SPC) Ltd., A UnitedHealth Group Company Policy #2018-203157-91

How do I obtain an identification card?

Students will receive an email directly from United Healthcare providing directions on how to setup an account online. Once the account is setup online you will be able to print your id card and access it electronically through the United Healthcare APP.

Where do I go if I need to use my insurance & how much will I pay?

UWF Student Health Center – For minor sickness, injuries & check-ups: 20% Coinsurance (*turn receipt into United Healthcare for 80% reimbursement*)

Urgent Care Centers on the UHC Options PPO Network – For minor sickness & injuries: \$50 Copay + 20% Coinsurance

Doctor or Specialist on the UHC Options PPO Network – For covered sickness & injuries: \$25 Copay + 20% Coinsurance

Physician or Gynecologist on the UHC PPO Network for Annual Checkup – PPACA required coverage \$0

Emergency Room – Only for situations where you feel your health is in danger: \$200 Copay + 20% Coinsurance

UHC Network Pharmacies – For prescriptions: Tier 1 =\$15 Copay, Tier 2 =25% Coinsurance & Tier 3 = 40% Coinsurance

How do I find a local medical provider (physician/specialist/hospital)?

The Preferred Provider Network for this plan is the United Healthcare Options PPO. Preferred Providers can be found using the following link:

www.insuranceforstudents.com/uwf - Select "Search for Providers"

Once on the home page, select "Change Location" and type in the local zip code

****Your highest benefits and lowest cost can be achieved by seeking medical care at any of the Urgent Care Clinics through the PPO network****

How do I file a claim?

When you present your medical ID card to a provider most providers will submit claims directly to the insurance company. The claims department contact information for the insurance program is:

PGH STUDENT

PO Box 809025 Dallas, TX 75380-9025

Claims/Customer service phone number is 1-888-251-6253

Make sure to retain copies of all correspondence before you submit them to the claims office.

PLEASE CONTACT OUR OFFICE BELOW FOR QUESTIONS OR ASSISTANCE WITH ANY INSURANCE ISSUES:
Insurance for Students, Inc. 1690 S. Congress Ave, Suite 101 Delray Beach, FL 33445
Phone: 1-800-356-1235 Website: www.insuranceforstudents.com/uwf