



Valencia College

International College Program at Walt Disney World

How to use your health insurance plan

- 1. Go to www.insuranceforstudents.com/valenciadisney and click on “My Account” to set-up your online health insurance account. Refer to the My Account Set-Up form should you have any questions. Once your My Account is created make sure to print your id card immediately. You should always carry your insurance id card in your wallet and take a picture of the front and back of the card with your phone.**
- 2. Your health insurance company is with the UnitedHealth Group Company. Your policy number is 2018-203298-91 and the customer service number is 888-251-6253. Always make sure any doctor or facility that you visit is part of the United Healthcare Options PPO network because you will pay significantly less money.**
- 3. Health insurance in the US does not cover ALL of your healthcare costs. Your policy has a \$100 annual deductible, which means you will pay the first \$100 of your healthcare costs for a covered sickness or injury for the policy year. After you have paid your deductible your responsibility is 20% of your bill plus any copays.**
- 4. Doctor’s offices, Specialists, Urgent Care Centers and Emergency Rooms have copays per visit. Once you have met your deductible (\$100) you will simply pay a copay and 20% of the bill for these providers.**
 - Doctors & Specialists office visits: \$30 Copay**
 - Urgent Care Center: \$50 Copay**
 - Emergency Room: \$200 Copay**
- 5. Urgent Care Centers and Walk-in clinics do not require that you make an appointment. Simply make sure the clinic is part of the United Healthcare Options PPO network and bring your insurance id card with you. These types of health providers can help with most non-emergency issues such as a cold or minor injury.**

- 6. The Emergency Room is the most expensive place to seek care. Your insurance company will not pay for Emergency Room visits that are not due to an emergency. If you go to the Emergency Room for a flu or headache your insurance will not pay for it. Leave the Emergency Room for serious medical emergencies, such as difficulty breathing or a major injury.**
- 7. The United Healthcare Options PPO network is one of the largest group of providers in the country. If you want to search for a specialist or a family doctor make sure to visit www.insuranceforstudents.com/valenciadisney and select “Search for Providers”. Enter your zip code and the type of provider you are looking for.**
- 8. Your insurance policy covers you for a full check-up examination at no cost. Make sure to visit a doctor or clinic that is part of the United Healthcare Options PPO network and notify them that your insurance covers everything required under the ACA (affordable care act) up to \$1,000 for the policy year.**
- 9. Medication can be very expensive in the United States. When a provider gives you a prescription make sure that you provide your insurance card to the pharmacy where you are having your prescription filled. You will pay copayments of:**
 - \$20 For Tier 1 (generics)**
 - 30% for Tier 2**
 - 40% for Tier 3**
- 10. Make sure to read the plan limitations and exclusions in the policy brochure so that you understand what is not covered by your policy. Here are just a few issues that are not covered:**
 - Routine Dental Care**
 - Routine Vision Care**
 - Acne**
 - Preventative Care not required by the ACA**
 - Pre-existing Conditions - a pre-existing condition is a medical condition that started before your Valencia College Health Insurance plan went into effect. Your policy does not cover medical care due to a pre-existing condition for the first 6 months.**

11. Health Insurance Company Information

Student Resources (SPC) Ltd. A UnitedHealth Group Company

Policy Number: 2017-203298-91

PO Box 809025

Dallas, TX 75380

888-251-6253

Insurance for Students, Inc. 1690 S. Congress Avenue, Suite 101 Delray Beach, FL 33445

800-356-1235 www.insuranceforstudents.com/valenciadisney