For the best benefits, all UT Knoxville students should first utilize the Student Health Center (SHC) providers from whom treatment will be administered or referral issued. Expenses incurred for medical treatment rendered outside of the Student Health Service for which no referral is obtained will be covered at the non-preferred level of coinsurance.

- One referral *per condition per policy year* is necessary.
- A specific condition MUST be listed; treatment related to that condition would be covered under that one referral.
- Referrals must be renewed each year after *August 1* for follow-up care received from providers.

For example: A student goes to the health clinic complaining of knee pain, and a referral is issued to an orthopedic doctor listing knee pain as a condition. That doctor then sends the student for an MRI, and he or she has surgery. All of that would be covered, because all of the visits/treatments were related to the original condition of knee pain that was listed on the referral. However, if the initial referral lists only a provider, the student would need to return to the SHC for a new referral each time. Also, if the referral is written for a specific condition, but the actual diagnosis turns out to be unrelated, they would need to come back to the SHC before seeing any other doctors.

**NO referral is required only under the following conditions:**

- **A Medical Emergency**
  - The student must return to SHC for necessary follow-up care (or further referrals) after a visit to the Emergency Room; referrals from an ER provider are **not** SHC referrals.

- **When the Student Health Center is closed**
  - The student must return to SHC for necessary follow-up care (or further referrals) after a visit to the Emergency Room; referrals from an ER provider are **not** SHC referrals.

- **When a student is no longer eligible to use the SHC due to a change in student status**
  - If a student buys annual coverage in the fall but graduates in December, referrals are no longer necessary since the student becomes ineligible to be seen at the SHC.

- **Maternity/Gynecology**
  - Includes pregnancy and annual well woman exams

- **Mental Health**
  - Includes therapy, medication management, and substance disorder treatment

- **When a student is more than 50 miles from the UT campus**

**NOTE: Visiting Faculty/Scholars and Dependents – NO REFERRAL NECESSARY**

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**IMPORTANT NOTE FROM STUDENT HEALTH:**

- Referrals CANNOT be written for “general” or “ongoing” care; each referral MUST state the condition for which the student is being seen. New referrals are required if the diagnosis or condition changes.
- For the BEST financial benefits under the insurance plan, students should make an appointment at the Student Health Center **BEFORE** making appointments with outside providers; because of medical liability, our providers may not write a referral for a student who has not been seen at the SHC.
- Students who have graduated are **not eligible** to be seen at the Student Health Center and are exempt from the above terms and conditions.
- Dependents and Visiting Scholars/Faculty are **not eligible** to be seen at the Student Health Center and are exempt from the above terms and conditions.