**HOW DOES THE STUDENT HEALTH INSURANCE WORK FOR UT KNOXVILLE STUDENTS? NOTE: REFERRALS MAY BE REQUIRED**

**CREATE YOUR ONLINE ACCOUNT AND PRINT INSURANCE ID CARDS**

Once enrollment is fully processed (this can take until the end of August – you will get a confirmation email), create your UHCSR account to print a copy of your insurance ID card to see a doctor or fill a prescription:

1. Visit <https://www.uhcsr.com>
2. Type in University of Tennessee – Knoxville
3. Click on “Login” (upper right corner)
4. Click on “Create Account” then use your UTK ID, UTK email, or SR ID to complete the process
5. Find ID Card Information link to print card
6. For help, call UHCSR at (888) 799-7716
7. **If you purchased the insurance from The Hildreth Agency, contact them at (865) 691-4652**

**DOCTOR VISITS: Start with the on-campus Student Health Center if you are within a 50-mile radius!**

For best benefits, students are encouraged to see providers at the Student Health Center first where treatment will be administered, or if necessary, referrals (obtaining referrals can save you a significant amount of money) issued. NOTE: This does not apply in the event of an emergency, if the SHC is closed, or you’re more than 50 miles from campus. Refer to the “Referral Guide” (see other side).

**To make an appointment at the UT Student Health Center:**

1. Call the SHC at (865) 974-3648 OR sign into your UT Student Health Portal and make an appointment
2. When you arrive at the Student Health Center, stop by the front desk and advise the cashier you have the UHCSR Student Health insurance

**If you are referred to an outside provider:**

1. Make sure your SHC provider faxes the referral to your doctor or take a copy with you
2. Verify the provider (see below)\* you’ve been referred to is in-network!! Call the provider and ask if they accept United HealthCare **STUDENT RESOURCES** – **Choice Plus** **Network**
3. Schedule your appointment with that provider
4. **ALWAYS!!!** Take a copy of your insurance ID card to your appointment

**PLEASE NOTE:** There is a $25 in-network office visit copay, which means you will pay each doctor outside of the UT Student Health Center $25/visit. Payment will be collected by the doctor’s office before you see the provider. Your doctor’s office will file a claim with insurance, and once the claim has been processed your doctor’s office will bill you if you have a balance due. **While medical services may be “covered” by insurance, claims will only be partially paid!!**

* **Example:** Hospital Bill: $1000.00

 Deductible\*: $ 500.00 (you pay this + 20% co-insurance)

 Balance: $ 500.00 (insurance will pay 80% of this amount)

 Insurance Pays: $ 400.00 (this is the amount insurance pays)

 Balance: $ 100.00 (this is your 20% balance)

 You owe: $ 500.00 + $ 100.00 = $ 600.00

Deductible only applies once per academic year so on a subsequent hospital bill of $1000.00 in the same academic year, insurance will pay 80% of total amount leaving you with a total balance due of $200.00

**Prescription Drug Coverage**

Many prescription drugs are covered by the UT Student Health Insurance, but you must pay the co-pay at the pharmacy each time you fill a prescription until you reach the OOP Maximum. The copay is determined by tier:

**Tier 1: $20 Tier 2: $60 Tier 3: $100**

For the **MOST CURRENT** prescription information, log on to your account at www.uhcsr.com or call OptumRx at 1-855-828-7716. Prescription prices and tier structures are **SUBJECT TO CHANGE AT ANY TIME.**

* Contact The Hildreth Agency at (865) 691-4652 for information, dependent enrollment, other questions
* Find in-network providers\* at [www.studenthealthprograms.com](http://www.studenthealthprograms.com); click on the “Documents” tab
* Dependent coverage is available; enrollment opens at the beginning of each semester. International student dependents may enroll within 30 days of arrival into the U.S. if open enrollment period has passed; proof of arrival required. Mid-year enrollment for all students is possible due to life changing events (birth, divorce, etc).
* The UT sponsored insurance does not cover the mandatory UT Programs & Services Student Health Fee, and all students are required to pay this fee for access to the Student Health Center and to ensure student discounts at the UT Medical Center Emergency Room on Alcoa Highway.
	+ **Enrolled in 9+ hours? The fee is auto added to your MyUTK account!**
	+ **Enrolled in <9 hours? Call the SHC at (865) 974-2050 to ask how to pay the fee!**

**REFERRAL GUIDE: UT KNOXVILLE STUDENTS ONLY**

(for students who have purchased the UHCSR insurance policy)

**For Additional Information: The Hildreth Agency (865) 691-4652**

**Schedule an appointment to obtain a referral: (865) 974-3648**

For the best benefits, all UT Knoxville students should first utilize the on-campus 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, and it must list a specific condition.**

**All referrals expire on July 31st and must be renewed each year after *August 1*.**

**NO REFERRAL REQUIRED UNDER THE FOLLOWING CONDITIONS:**

* **When student is more than 50 miles from the UT Knoxville campus**
* When calling to verify insurance, mention the student is more than 50 miles from the UTK campus
* **A Medical Emergency**
* Student must return to SHC for follow-up care or further referrals after a visit to the Emergency Room; referrals from an ER provider are not SHC referrals
* **When Student Health Center is closed: Weekends OR After 4:00pm on Weekdays**
	+ Student must return to SHC during normal hours for follow-up care or further referrals; referrals from outside providers are not SHC referrals
* **When student is no longer eligible to use the SHC due to change in student status**
	+ For instance: 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 Care**
	+ Includes pregnancy and annual well woman exams
* **Mental Health Care**
	+ Includes therapy, medication management, and substance disorder treatment

**Dependents are NOT PERMITTED to use the on-campus UT Student Health Center and therefore NOT REQUIRED to obtain referrals**

**UT STUDENT HEALTH FEE\*: TO PAY OR NOT TO PAY?**

UT Programs and Services Health Fee:

* Enrolled for 9+ hours: Fee is **NOT** optional and is added to your MyUTK account
* Enrolled for 3-9 hours: Contact OneStop to add the Student Health Fee.
* Enrolled in 1-2 hours: Pay this fee at the Student Health Center.
* Enrolled in 0 SUMMER hours: must have been enrolled in Spring AND be enrolled for Fall to be eligible to pay summer health fee and be seen at the Student Health Center; call (865) 974-3648 to verify eligibility.
* The **ADVANTAGES** of PAYING:
* Most services at Student Health covered at 100% (for students with the UT sponsored UHCSR insurance)
* Students can get necessary referrals to see in-network providers outside of Student Health, so:
* Medical services outside of Student Health subject to **$500.00** deductible (in-network providers)
* After deductible is met, insurance pays **80%**, student pays 20% co-insurance (in-network providers)
* UT Medical Center ER offers student discounts (the fee MUST be paid prior to visiting the UTMC ER)
* The **DISADVANTAGES** of NOT PAYING:
* No access to Student Health for no cost/low cost services
* Student cannot see providers, therefore cannot get necessary referrals, so:
* Medical services outside of Student Health subject to **$1000** deductible
* After deductible is met, insurance ONLY pays **60%**, students pay 40% co-insurance
* UT Medical Center ER WILL NOT offer student discounts on their medical services

\*For more information regarding this fee: https://onestop.utk.edu/tuition-detail/

**Please note that while nearly everything at the Student Health Center is covered by the insurance at 100%, if you see providers off campus, you will be billed by those providers after your insurance processes the claims. Those expenses are your responsibility. Contact those medical providers if you need to make payment arrangements.**

eff 6/25/19