

University Health Service, University of Rochester

**UNIVERSITY HIGH DEDUCTIBLE PLAN
For Full-Time Students with Dependent Children**

FREQUENTLY ASKED QUESTIONS

On the list of benefits for the University High Deductible Plan, what does “in-network” and “out-of-network” mean?

This plan has different coverage based on whether the health care provider is in the Aetna network of providers (i.e., in-network) or not (i.e., out-of-network). For a list of providers in the Aetna network, check www.aetna.com. The Aetna network extends throughout the United States. UHS physicians are in the Aetna network. If you look at the list of benefits, you will see that the deductible is \$1,250 if you are seeing in-network providers, and twice that amount if you are seeing out-of-network providers. The reimbursement for “Other Services” is also different, with the plan paying 80% of the cost (after the deductible has been met) as compared to paying 60% of the cost.

Does the deductible mean that I must pay \$1,250 before this plan covers any charges?

For much of the health care you and your family receive, that is the case. You must first meet your deductible before the plan begins to cover the costs. If you use in-network providers, the amount of the deductible is \$1,250. Once the deductible has been met for your family, the plan pays 80% of the charges for the services listed in “Other Services.” An exception is the coverage for Preventive Care Services (i.e., physical, well-baby, and well-child exams) where coverage is 100% with no deductible or co-payment. Please note that the coverage for visits to out-of-network providers is much less.

Are visits to the University Health Service (UHS) covered by this insurance plan?

For full-time students, visits to UHS are covered by the mandatory health fee. If the student needs a laboratory test performed during a visit to UHS, coverage will depend on the student’s insurance coverage. With the University High Deductible Plan, coverage is 80% of the charge after the student has met the \$1,250 deductible for his/her family. Spouses are welcome to come to UHS for care. Spouses are not covered by the mandatory health fee paid that covers the student. Coverage by this insurance plan will depend on whether the family has met the deductible. Once the deductible has been met, the student would be responsible for paying the 20% not covered by the insurance.

Do I need a referral if I want to see a specialist?

No, the University High Deductible Plan does not require a referral to see a specialist. Through this plan, coverage is 80% after you have met the \$1,250 deductible for your family.

If I need to have surgery, what does the plan cover?

Surgery is listed in the “Other Services” category on the list of benefits for the University High Deductible Plan. Assuming the services are provided by an in-network provider, coverage is 80% of the charge after the \$1,250 deductible for the family has been met. Here are two examples of the coverage. If the cost of the surgery is \$4,000, then: (1) If you have not met any of your deductible, you would be responsible for paying \$1,250 (your family deductible). The plan would cover 80% of the remaining charges (\$2,750). You would need to pay the remaining 20% (\$550). The amount you would owe is \$1,800. (2) If you have already met the \$1,250 deductible in full, then the plan would cover 80% of the \$4,000 (\$3,200), and you would be responsible for paying the remaining 20% (\$800).

Can I enroll in this insurance plan if I am married but do not have children?

Married full-time students (including students covering a domestic partner) must have at least one dependent child to enroll in this insurance plan. For married students without children, enrolling in two individual Blue Cross Blue Shield insurance plans for students is a more affordable option. (See the information about the BCBS insurance for full-time students.)

How do I enroll in the University High Deductible Plan for students with children?

You need to complete the on-line UHS Health Insurance Selection Process. The link is in the pink box in the left column of the UHS home page (www.rochester.edu/uhs). Choose Option 3 for family insurance. You will also need to complete the enrollment form for the University High Deductible Plan. This form is on the UHS web site on the “Health Insurance for Families” page. If you have questions about enrolling in this insurance plan, you can contact the UHS Insurance Advisor at 585-275-2637 or insurance@uhs.rochester.edu.

Are there other more affordable options for health insurance for my family?

Students are encouraged to check the programs offered by New York State through *Healthy New York*. These programs provide free or low cost health insurance for people in New York State. You will need to check to see if you are eligible for these plans. Links to the *Healthy New York* plans are available on the UHS web site in the “Health Insurance for Full-time Students” section. Another option to check is Medicaid, a program for New Yorkers who cannot afford to pay for medical care, and meet specific income, resource, age, or disability requirements. For more information about Medicaid in New York State and to check your eligibility, check the web site at www.health.state.nv.us/health_care/medicaid/.

My spouse and I are planning to have a baby. Can we enroll in the family insurance plan?

You can enroll in the plan once you have your baby. You cannot enroll in the plan before that time unless you already have a child since the plan is for students with a dependent child or children. If you are currently on the Blue Cross Blue Shield (BCBS) insurance for individual students or another insurance plan, you and your spouse should remain on your insurance until your baby is born. Please talk with the UHS Insurance Advisor before your baby is due to talk about the best timing for changing insurance plans. She can be reached at insurance@uhs.rochester.edu or (585) 275-2637.

Can my spouse and children choose a primary care physician at UHS?

This plan does not require enrollees to have a primary care physician; however, if your spouse and children over age 16 would like to receive care at the University Health Service (UHS), they must choose a UHS physician or nurse practitioner as their primary care provider (PCP). Please speak with Karen Lock, our Billing Specialist, at 275-2638 about selecting a primary care provider at UHS. If you already have a PCP at UHS or elsewhere, you do not need to change your PCP. You and your covered dependents can see health care providers outside UHS, if you prefer. Choosing a provider from the Aetna Network is advisable. See www.aetna.com for a list of physicians in the network.

My spouse and child will be joining me in November? Can I wait until they arrive to enroll in the family insurance?

Yes, you can wait until they arrive. Having your family join you in Rochester is considered a “qualifying event,” which means you are eligible to enroll them and yourself when they arrive. For coverage to begin on November 1, you will need to change your insurance selection by completing the online Health Insurance Selection Process by mid-October. You will also need to complete the enrollment form for the University High Deductible Plan. This form is available on the UHS web site. If you have questions, you can contact the UHS Insurance Advisor at insurance@uhs.rochester.edu or (585) 275-2637. The Student Insurance Office is located in Room 204 in the UHS Building on the River Campus.

Who qualifies as a domestic partner?

Domestic partner coverage is available to a person living with the student as a domestic partner with whom the student cannot legally marry, e.g., partner of the same sex. If either the student or the domestic partner has a legal spouse, the student may obtain benefits only for his or her legal spouse; under this circumstance, no benefits would be available to a domestic partner. For more information about domestic partners, check the UHS web site at www.rochester.edu/uhs.

If I enroll in the University High Deductible Plan, when can I expect to receive my identification card?

After you complete the online Health Insurance Selection Process and the enrollment form for this insurance plan, the UHS Insurance Advisor will submit your information to the University’s Human Resources Benefits Office, which will submit your form to the insurance company for processing. We anticipate students will receive their new insurance cards within 4-5 weeks after they complete the online selection process and submit the enrollment form to the UHS Insurance Advisor. Your insurance takes effect on the first of the month following completion of these steps. You will begin receiving the benefits of the plan even if you have not received your card. If you were on the Aetna University Quality Care Plan, you received a letter from the UHS Insurance Advisor in late December letting you know you were moved to this new plan.

What do I do if I have questions about my coverage?

You can speak with the UHS Insurance Advisor. She is available at insurance@uhs.rochester.edu or (585) 275-2637. The Student Insurance Office is in Room 204 in the University Health Service Building on the University of Rochester River Campus.