

Student Health Insurance

What you need to know about health insurance at the University of Arkansas

Policy Year 8-1-16 through 7-31-17

Welcome to the University of Arkansas! This year's Student Health Insurance Policy is offered by **Academic HealthPlans** and is underwritten by **United Healthcare Student Resources**.

For more information about the plan, visit uark.myahpcare.com. Learn more about the policy or print a brochure under the "Benefits" tab on this website.

Your Academic HealthPlans student insurance representative:

Pam Delaney (pdelane@uark.edu) | **Pat Walker Health Center rm 106** | **479-575-4406**

If Pam is not available, you may call Academic HealthPlans at 1-855-825-3981.

ELIGIBILITY

All students enrolled in at least 1 hour of Graduate Study or 6 hours of undergraduate study are eligible for enrollment in the Student Insurance Policy. All international students enrolled in OPT (Optional Practical Training) and visiting scholars are eligible to enroll in the policy.

COVERAGE

Most services at the Pat Walker Health Center are covered 100% by this policy. There is a **\$20 co-pay** for each visit to the health center.

The Preferred Provider Organization (PPO) is United Healthcare Options PPO Network which includes Washington Regional Medical Center and most hospitals in Northwest Arkansas. To find local providers (physicians and hospitals), go to ahpcare.com/uark and click "Find a Doctor or Hospital" under the Benefits tab. If you have a life-threatening emergency, proceed to the emergency room or call 911 for an ambulance.

HOW TO GET YOUR INSURANCE CARD

United Healthcare is going "green" by reducing mailing costs. Shortly after paying for your health insurance, your coverage will be posted and you will receive an email from notifications@uhcsr.com. Be sure to add this address to your safe email list so that it does not go to spam.

You will be instructed on how to set up your account and print your insurance card or download it to your phone. You will **NOT** be mailed a card so it is **very important** to watch for this email. You can also visit www.uhcsr.com/myaccount.

All notifications about claims, request for additional information, change of address, student status requests, insurance card replacement, Provider network look-up, questions and comments and explanation of benefits (EOB-paid claims) will come to your email. Always respond to these important emails in a timely manner in case additional information is being requested. This will enable your claim to be processed.



**Academic
HealthPlans**

Questions about your health insurance card? Call customer service at 1-800-767-0700

Student Health Insurance Fringe Benefit

GRADUATE ASSISTANTS/TEACHING ASSISTANTS (50% APPOINTED)

As a fringe benefit, the U of A will pay 66.6% of the cost of the plan each semester. Your cost (33.4%) for Fall is \$256.85. Spring/Summer is \$356.38. *Rather than using the insurance website, you must choose to "ACCEPT" the insurance on ISIS if you wish to enroll.* This option to enroll will be on your student account in ISIS once your department has completed your paperwork and has set you up in payroll. Once you pay for insurance or complete the payroll deduction form, your demographics will be transmitted to the Insurance company. The email with the procedure for obtaining your card will follow. If you need to seek medical care or get a prescription before you have your card, please contact Pam Delaney 48 hours in advance if possible and she will manually add you to the plan.

INTERNATIONAL STUDENTS (GA/TA): The full price charge of \$769.00 for Fall and \$1,067.00 for Spring/Summer will appear on your student account until your department has completed your registration and payroll process. Then the discounted rate will appear on your account in ISIS.

If you have questions about the status of your assistantship process, please check with your department. Timely payment is required to have active health insurance for all students enrolled in the plan. For payroll deduction you will need to go to the Treasurer's office website:

http://treasurernet.uark.edu/Payroll_Deduct_Reg.aspx

GRADUATE (NO ASSISTANTSHIP) AND UNDERGRADUATE INTERNATIONAL STUDENTS

You will be charged for health insurance on your student account in ISIS. Fall is \$769.00 and Spring and Summer is \$1,067.00.

INSURANCE WAIVER REQUESTS

All international students must pay the Student Health Insurance fee billed to their student account in ISIS each semester. **There are only 2 exceptions to this policy:**

1. Students in Sponsored Student Programs that are provided health insurance through their Embassy, Ministry of Education and non-government organizations will be granted waivers through the University of Arkansas-Sponsored Programs Office (if applicable). STUDENTS IN SPONSORED STUDENT PROGRAMS WILL NOT NEED TO SUBMIT A WAIVER TO THE STUDENT INSURANCE COMPANY.
2. Students covered by health insurance provided through employment (his or her own or that of a spouse or a parent) through an insurance company in the United States may apply for a waiver by going to **uark.myahpcare.com**. If the employer plan does qualify for a waiver but does not include medical evacuation and repatriation as required, you will be directed to a link to satisfy this requirement. You will receive notification from Academic Health Plans within a week to 10 days on the status of your WAIVER REQUEST.

ADDITIONAL INFORMATION

If you wish to add a spouse or child(ren) to your policy, please see Pam Delaney before September 15th for Fall and February 15th for Spring/Summer. Enrollment is closed after those dates unless you have a new qualifying event (newborn child, marriage, divorce, family member arriving in the U.S. in the past 30 days, loss of an insurance policy due to job change or loss of coverage for dependents). Due to new federal regulations, the cost of insurance for a dependent is the same cost as it is for the student. The spouse is \$1,836.00 per year and each of the first 2 children is \$1,836.00 a year, then any additional children are at no extra cost.

OPTIONAL DENTAL/VISION INSURANCE

Open enrollment for optional dental or vision insurance is July 29, 2016-September 15, 2016 for Fall and December 1, 2016-February 15, 2017 for Spring/Summer. Enroll online at uark.myahpcare.com.