

Salt Lake Community College

2015–2016 International Student Insurance Plan



FREQUENTLY ASKED QUESTIONS (FAQ)

WHY DO I NEED HEALTH INSURANCE?

Medical care in the U.S. is expensive, complicated, and often difficult to obtain. There is no government-sponsored health plan, which means no free medical care. A typical doctor visit averages \$150, and an overnight hospital stay can cost thousands. When an unforeseen accident or illness occurs, it is important that you have insurance to help cover these high costs. When used in accordance with the guidelines, the insurance policy provided by Salt Lake Community College is designed to cover 100% of costs for medical treatment as well as 50% of the cost for medications. Benefit limitations and coverage maximums will apply.

We know the health care system in the United States may be very different from what you are used to, so please call Ascension at **1-800-537-1777** (Monday—Friday, 8:00 a.m. to 5:00 p.m. PT) with any questions you might have.

HOW DO I GET MY INSURANCE ID CARD?

Your ID card will be mailed to you by HTH Worldwide and should be received one to two weeks after you enroll online. If you have not received your ID card yet and you need to access benefits or online information, please contact Ascension at **1-800-537-1777**. You may also download a copy of your insurance ID card from www.hthstudents.com.

AM I STILL ELIGIBLE FOR COVERAGE IF I AM NOT ENROLLED IN CLASSES FOR SUMMER OR I GRADUATE AND GO ON AN OPTIONAL PRACTICAL TRAINING WORK PERMIT?

Yes, you are still eligible, but you cannot enroll through the school. You must contact Ascension at **1-800-537-1777** to obtain an enrollment form. In addition, students who are on Optional Practical Training must provide a Verification of Practical Training Letter to be eligible for this insurance coverage and must purchase OPT coverage within 30 days of the expiration date of their prior coverage.

WHAT IF I GET SICK AND I WANT TO SEE A DOCTOR?

You should go to Health and Wellness Services first, where you can receive treatment or a referral for outside care. While the first visit to Health and Wellness Services is free of charge, there is a \$10 fee for each subsequent visit, but your \$20 copay for any outside doctor visits will be waived with a referral from HWS. If you go to an outside doctor, in order for a medical bill to be paid at 100%, the doctor or hospital must be a member of the Preferred Provider Organization (PPO), which is Aetna Passport to Healthcare. This is a network of doctors, specialists, and hospitals that have a contract with the insurance company and accept the SLCC International Student Insurance Plan. Always check with the doctor or medical facility directly to confirm that they are still a participating PPO provider before you receive treatment.

WHAT IF IT IS AN EMERGENCY, SUCH AS AN ACCIDENT OR LIFE-THREATENING SITUATION?

In the case of an emergency, go to the nearest hospital or call **911**. You will pay a \$50 copay at a PPO emergency room (waived if admitted). You should carry your insurance ID with you at all times, in case of an emergency.

WHAT IF IT IS NOT AN EMERGENCY BUT I NEED TO SEE A DOCTOR RIGHT AWAY?

If it is *not* a life-threatening condition but you need to see a doctor right away and cannot wait for a scheduled appointment at a doctor's office or at Health and Wellness Services, you may visit an urgent care center. Urgent care centers provide medical treatment for a minor injury or sickness when immediate care is needed. Please note that use of an urgent care center instead of a hospital emergency room may decrease your out-of-pocket expenses.

You must pay a \$20 copay at an urgent care center.

The following are local urgent care centers available through the PPO:

Concentra Urgent Care 1735 South Redwood Rd. Suite 115 Salt Lake City, UT 84104 1-801-973-4434	Concentra Urgent Care 385 West 9000 South Sandy, UT 84070 1-801-562-5200	IHC Instacare - Memorial 2000 South 900 East Salt Lake City, UT 84105 1-801-464-7777	IHC Instacare - West Jordan 2655 West 9000 South West Jordan, UT 84088 1-801-256-6399
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WHAT DO I HAVE TO PAY?

After you are enrolled in the plan, the insurance will pay for most covered treatment and services, but you will be required to pay for certain things yourself (out of pocket), including the copays and coinsurance, as well as a \$10 fee for each visit to Health and Wellness Services (first visit is free). There is a \$20 copay for doctor visits, waived with a referral from HWS. There is also a \$50 copay for hospital visits, inpatient or outpatient, including emergency room visits. You may also be required to pay 25% coinsurance (your cost share) for non-PPO providers. The coinsurance for prescription drugs is 50% of the cost of the drug.

You will also be responsible for any charges you incur for treatment or services that are excluded or limited under this plan, so please read the plan brochure carefully before seeking treatment.

HOW DO I FIND A PPO DOCTOR, HOSPITAL, OR URGENT CARE CENTER?

Go to www.aetna.com/docfind

1. To search by location, facility type, and/or specialty:
 - a) Click on the “Search by Location” tab.
 - b) Select the type of provider from the first drop-down menu. If you are looking for a Primary Care Physician, select “All PCPs.”
 - c) Enter your ZIP code. If you are at the Redwood campus, you can use **84123**. For distance, select 5 or 10 miles.
 - d) From the “Select a Plan” drop-down menu, select **Open Choice PPO**.
 - e) Click on “Start Search” for a list of providers that meet your criteria.
2. To search by name of provider or facility:
 - a) Click on the “Search by Name” tab.
 - b) Select the type of provider from the first drop-down menu. Enter the name of the doctor or facility.
 - c) Enter your ZIP code. If you are at the Redwood campus, you can use **84123**. For distance, select 5 or 10 miles.
 - d) From the “Select a Plan” drop-down menu, select **Open Choice PPO**.
 - e) Click on “Start Search” for a list of providers that meet your criteria.

WHAT IF I USE A DOCTOR OR HOSPITAL THAT IS NOT PART OF THE PPO?

If you utilize a doctor or hospital that is not a member of the Preferred Provider Organization (PPO), you will be responsible for 25% of the eligible expenses charged and may be balance-billed for any remaining amounts.

WHAT DO I NEED TO BRING WITH ME FOR A SCHEDULED VISIT WITH A PHYSICIAN OR HOSPITAL?

Always bring your insurance ID card, photo identification, and HWS referral if you obtained one. In addition, be sure to bring cash or a credit card to pay your copay directly to the provider. There is a \$20 copay at a PPO doctor’s office (waived with an HWS referral) or urgent care center and a \$50 copay at a hospital.

DOES THE PLAN COVER PREVENTIVE CARE?

Your insurance plan is an accident and sickness policy. This means your insurance covers you only when you are sick or have had an accident. However, the plan covers immunizations, including your required TB test, and there is also a benefit for an annual women’s cervical cancer screening and a breast exam.

DOES THE PLAN COVER IMMUNIZATIONS?

Yes, the plan covers immunizations, including your required TB test. You are encouraged to visit the student health clinic for immunizations. The student health clinic is located on the Redwood campus. The clinic phone number is **1-801-957-4347**.

ARE PRESCRIPTION DRUGS COVERED?

Yes, outpatient prescription drugs are covered at 50% of actual charges. You should always ask for the generic form of the drug if available as this will decrease the cost. You may use any pharmacy, including Target, Rite Aid, and Walgreens. *Please note that you will need to pay for prescriptions in full at the time of pickup. You may then submit a claim for reimbursement for the portion the company is responsible for paying. Save your receipts!*

WHERE DO I SEND MY BILLS, CLAIMS, OR ANY OTHER IMPORTANT INFORMATION?

If the bills are given or sent to you, you must send copies of them to the claims department. The claims department may require further information to process your claim. Send your copies and claims to the following address:

HTH Worldwide
P.O. Box 30259
Tampa, FL 33630, USA

WHAT IF I PAY FOR SERVICES SUCH AS DOCTOR VISITS OR PRESCRIPTIONS?

If you have paid for a prescription, doctor visit, or any other service with your own money, you will need to submit a claim form for reimbursement. If you do not have a claim form, you may download one at www.hthstudents.com or www.4studenthealth.com/slcc. Send copies of the claim form and receipts to the above address. Always keep a copy of everything you submit for your own files.

WHOM DO I CONTACT IF I HAVE QUESTIONS ABOUT BENEFITS OR CLAIMS?

You may contact the claims department directly by calling **1-888-350-2002**.

WHAT IF I’M OUTSIDE UTAH OR THE UNITED STATES AND I NEED MEDICAL TREATMENT?

Coverage is worldwide. Any treatment received outside Utah is covered at 100% for PPO and 75% for non-PPO after the copays. The copays cannot be waived. All medical bills, receipts, and other information should be sent to the above address.

WHERE CAN I FIND MORE INFORMATION ON THE PLAN?

You can visit www.4studenthealth.com/slcc or www.hthstudents.com to review your insurance plan benefits and coverage dates, download ID cards or claims forms and instructions for filing a claim, or search for a doctor.