

2022-2023

Student Health Plan for Saint Joseph's University



Who is eligible to enroll?

All Undergraduate students registered for 6 or more credit hours are required to purchase this insurance plan, unless proof of comparable coverage is furnished.

All Graduate students registered for 6 or more credit hours are required to purchase this insurance plan, unless proof of comparable coverage is furnished.

All PHD students regardless of credit hours are required to purchase this insurance plan, unless proof of comparable coverage is furnished.

All international students regardless of credit hours are required to purchase this insurance plan at registration and the premium for coverage is added to their tuition billing.

Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence and online courses do not fulfill the Eligibility requirements that the student actively attend classes.

Eligible students who do enroll may also insure their Dependents.

How do I Waive?

To complete the Enrollment or the Waiver process, please go to www.firststudent.com, select your school, click on either the Enroll Now - Health Insurance or the Waive Your School's Health Insurance button and follow the directions. Once you are enrolled in the plan, there are no refunds or cancelations.

Who can answer questions I have about the plan?

If you have questions regarding benefits please contact Customer Service at 800-505-4160. With questions regarding enrollment or waiver please contact customerservice@firstriskadvisors.com

Important Communication Information

All personal e-mails are sent securely from the following companies:

- Microsoft Office 365
- Cisco

Most Communication will come from UHCSR.com or Firstriskadvisors.com. **Your school email is the main forum of communication and it is the student's responsibility to maintain and read those communications in a timely fashion.**

What important deadlines should I be aware of?

Important Information for Hard Waiver Students:

Open Enrollment Periods for all Dependents and Hard Waiver Students: If you are a hard-waiver student and you fail to waive coverage before the August 30, 2022 deadline, you will be enrolled automatically and responsible to pay Saint Joseph's University for this annual coverage that was purchased on your behalf.

If you have eligible Dependents and you choose not to enroll them for this annual coverage before the Enrollment Deadline of August 30, 2022, or within fourteen days of your enrollment – whichever comes first – your Dependents will not be eligible for enrollment again until the open enrollment period of the following Fall semester. If a dependent is enrolled during the open enrollment period, their coverage begins on the date they are enrolled. The coverage will not be backdated to the period start date. See www.firststudent.com for further information.

*For new Dependents or new students in the Spring semester, your open enrollment deadline is January 24, 2023.

*For new Dependents or new students in the Summer semester, your open enrollment deadline is May 30, 2023.

NOTICE: Cancelations/Refunds

Once you are enrolled in the plan, there are no refunds or cancelations after the deadline, except for ineligibility or entry into the armed forces. The Policy is a Non-Renewable One-Year Term Policy and does not guarantee enrollment in the next policy year.

Online Access to Account Information

UnitedHealthcare StudentResources Insureds have online access to claims status, EOBs, ID Cards, network providers, correspondence and coverage information by logging in to My Account at www.firststudent.com. Insured students who don't already have an online account may simply select the "My Account" link. Follow the simple, onscreen directions to establish an online account in minutes using your 7-digit Insurance ID number or the email address on file.

As part of UnitedHealthcare StudentResources' environmental commitment to reducing waste, we've adopted a number of initiatives designed to preserve our precious resources while also protecting the security of a student's personal health information.

My Account now includes Message Center - a self-service tool that provides a quick and easy way to view any email notifications we may have sent. In Message Center, notifications are securely sent directly to the Insured student's email address. If the Insured student prefers to receive paper copies, he or she may opt-out of electronic delivery by going into *My Email Preferences* and making the change there.

UHCSR Mobile App

The UHCSR Mobile App is available for download from Google Play or Apple's App Store. Features of the Mobile App include easy access to:

- ID Cards – view, save to your device, fax or email directly to your provider.
- Provider Search – search for In-Network Participating Healthcare or Mental Health providers, call the office or facility; view a map.
- Find My Claims – view claims received within the past 60 days for the primary insured; includes Provider, date of service, status, claim amount and amount paid.

Claim Procedures for Injury and Sickness Benefits

In the event of Injury or Sickness, students should:

- a. Report to the Student Health Service for treatment, or when not in school, to their Physician or Hospital.
- b. Mail to the address below all medical and hospital bills along with the patient's name and insured student's name, address, SR ID number (insured's insurance company ID number) and name of the university under which the student is insured. A Company claim form is not required for filing a claim.
- c. Submit claims for payment within 90 days after the date of service. If the Insured doesn't provide this information within one year of the date of service, benefits for that service may be denied at our discretion. This time limit does not apply if the Insured is legally incapacitated.

Submit all Claims or Inquiries to:

FirstStudent

P.O. Box 809025

Dallas, Texas 75380-9025

1-800-505-4160

or visit our website at www.firststudent.com

This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2022-1009-61.

The Policy is a Non-Renewable One Year Term Policy.

NOTE: This document is not an insurance policy document and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. The information contained herein is a summary of certain benefits which are offered under a student health insurance policy issued by UnitedHealthcare and does not constitute a promise of coverage. Benefits and rates under any Student policy are subject to state and federal requirements and review. Company reserves the right to make any changes necessary to meet such requirements.