

2022–2023

Student Injury and Sickness Plan for California Northstate University



Who is eligible to enroll?

All full-time graduate students taking 12 or more credit hours who are enrolled in the Dental, Medicine, Pharmacy, Masters of Pharmaceutical Sciences (MPS), and Psychology programs are automatically enrolled in this insurance Plan at registration and the premium for coverage is added to their tuition billing unless proof of comparable coverage is furnished.

All full-time College of Health Sciences undergraduate students enrolled in 12 or more credit hours are automatically enrolled in this insurance Plan at registration and the premium for coverage is added to their tuition billing unless proof of comparable coverage is furnished.

All full-time graduate students taking 8 or more credit hours who are enrolled in the Master of Healthcare Administration (MHA) program are automatically enrolled in this insurance Plan at registration and the premium for coverage is added to their tuition billing unless proof of comparable coverage is furnished.

Eligible students who do enroll may also insure their Dependents.

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.

How do I Waive?

To complete the Waiver process, please go to www.firststudent.com, select California Northstate University from the drop-down box, click on the Waive Your School's Health Insurance button on the left and follow the directions.

Please Note: Once you have completed the waiver request form, a confirmation will automatically be sent to the email address you provided. The confirmation email will notify you of the status of your waiver request, with either an approved or denied status.

Submitting a waiver must be done annually and is only good for the current Academic Year.

Once enrollment becomes available, for those students who do not submit an approved waiver form before the deadline, you will be automatically charged on your student account.

Who can answer questions I have about the plan?

Please visit www.firststudent.com for more information, to view in network doctors, view the certificate (when available), and more.

If you have questions please contact Customer Service at 800-505-4160 or customerservice@firstriskadvisors.com

Important Communication Information

All personal e-mails 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

What important deadlines should I be aware of?

Fall Waiver Deadline: **9/13/22**

If you are a hard waiver student in the fall semester and you choose not to waive out of the coverage before the Annual Waiver Deadline of **September 13, 2022**, you will not be eligible to waive again until the start of the next fall semester.

Important information for Enrollment Information: We are currently working on your benefit plan for the 2022-2023 policy year. Please check our website at www.firststudent.com when it becomes available for a certificate, pricing, and enrollment.

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 2022-203498-61.

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.