

OISS



**Health Insurance
and Health Care**

Esther Gunel
Winter 2024

Health Care in the USA

- Unlike many other countries, the United States does not provide socialized medicine.
- The U.S. government pays nothing for your health care.
- The American healthcare system is one of the best (and most expensive) in the world.
- You can seek care from hospitals, private doctors, urgent care centers, and private clinics.

International students are required to have an annual (September - August) health insurance coverage for the entire degree program at EMU.

Having health insurance will lower the cost of payment for the treatment and medicines.

Common Insurance Terms and Definitions

- **Preferred Providers (In Network)**

Health care providers who have *contracted* to provide specific medical care at a *negotiated price*.

- **Out of Network**

Providers who have not agreed to any prearrange fee schedules. May incur *significant out-of-pocket* expenses.

- **Co-Pay**

Standard *charge(s) for office visits* and prescriptions.

- **Deductible**

The amount you pay *out of* your own *pocket before the insurance will pick up* the costs of healthcare.

- **Out-of-Pocket**

The portion of the charges you are responsible for *after the deductible and copays* are met.

- **Exclusions and Limitations**

Conditions or services *not covered by* the health plan, i.e. elective surgery, experimental procedures. procedures are not medically necessary



OISS

EASTERN
MICHIGAN UNIVERSITY
OFFICE FOR INTERNATIONAL STUDENTS & SCHOLARS



EMU STUDENT INSURANCE

Student Health Insurance

- You are required to have EMU insurance
- Cost has been placed on your *e-Bill*
- The annual insurance cost is \$2,242, and is billed in 3 payments of \$748. The *winter and summer charges* will appear on your *winter student bill*
- **Early arrival** insurance for new students before Jan 1, 2024 (an additional \$86 charge). *File a waiver* if arrived after Jan 1 with University Health Services *before Jan 12*.
- Coverage is year-round and worldwide

University Health Services

- Insurance questions
- Claims assistance
- Forms & Resources
 - Insurance waiver form
 - Special Refund Request Form

Waiver deadline for Winter 2024 is January 12, 2024

student_insurance@emich.edu

Information and links can be found at the Student Insurance website
<https://www.emich.edu/uhs/student-insurance>

STAYING HEALTHY

Staying Healthy / Student Insurance

Student Health Insurance

We strongly encourage students to be covered by a health care plan. If you are looking for affordable coverage, Eastern Michigan University offers a comprehensive student insurance policy through [United HealthCare Student Resources \(Policy #2023-1437-1\)](#).

Important Reminder for the 2023–2024 Policy Year

Only EMU students are eligible for the 2023–2024 EMU student insurance policy. Dependents are not eligible for this policy.

Forms and Resources

- [UnitedHealthcare Student Resources \(Policy #2023-1437-1\)](#)
- [Student Insurance Waiver Form \[PDF\]](#)
- [Special Refund Request Form \[PDF\]](#)
- [Authorization to Release Medical Record Information \[PDF\]](#)

Office Hours

Virtual

- Monday–Friday 10 a.m. – 4 p.m.

Documents may be dropped-off at the Student Insurance Office Monday–Friday between 10 a.m. and 3 p.m.

Location

The Student Health Insurance Office is located at 370 Student Center.

Contact

Phone: 734.487.3048

Email: student_insurance@emich.edu

Quick Facts

+

International Students FAQs

+

Policy Pricing

+

Purchasing Information

+

Insurance Waiver Deadlines

+

Early Arrival Fee Waiver Deadlines

+

Visit the UHCSR
website at
<https://www.uhcsr.com/emich>



Eastern Michigan University

[ID Card](#)

[Find Providers](#)

[Helpful Links](#)

Welcome to your student health insurance plan page.

For plan details, including benefits and rates, please refer to the Plan Information section below.

UnitedHealthcare
Student Resources
Medical Student Plan
(Policy #2023-1437-1)


To begin, choose a plan description.

View Plan:

All

Medical - Student Plan 
Policy #2023-1437-1

[Explore Policy](#)

Voluntary Dental/Vision 

[Read More](#)



For information on the recent data security incident at Student Resources and how you might be impacted, [click here.](#)



Eastern Michigan University

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[Helpful Links](#)

Welcome to your student health insurance plan page.

For plan details, including benefits and rates, please refer to the Plan Information section below.

Medical - Student Plan

2023-1437-1



Policy Documents

[Brochures - Certificates](#)

[Summary Documents](#)

Value Added Benefits/Services

[Telehealth Medical](#)

[Telehealth Behavioral](#)

[StudentAssist](#)

[Additional Assistance Services](#)

Brochures - Certificates

[Certificate](#)

Summary Documents

[Summary Brochure](#)

[Get Started](#)

**Brochures -
Certificates**

UNITEDHEALTHCARE INSURANCE COMPANY

STUDENT HEALTH INSURANCE PLAN

CERTIFICATE OF COVERAGE

Designed Especially for the Students of



2023-2024

This Certificate of Coverage is Part of Policy # 2023-1437-1

This Certificate of Coverage ("Certificate") is part of the contract between UnitedHealthcare Insurance Company (hereinafter referred to as the "Company," "We," "Us," and "Our") and the Policyholder.

Please keep this Certificate as an explanation of the benefits available to the Insured Person under the contract between the Company and the Policyholder. This Certificate is not a contract between the Insured Person and the Company. Amendments or endorsements may be delivered with the Certificate or added thereafter. The Master Policy is on file with the Policyholder and contains all of the provisions, limitations, exclusions, and qualifications of your insurance benefits, some of which may not be included in this Certificate. The Master Policy is the contract and will govern and control the payment of benefits.

READ THIS ENTIRE CERTIFICATE CAREFULLY. IT DESCRIBES THE BENEFITS AVAILABLE UNDER THE POLICY. IT IS THE INSURED PERSON'S RESPONSIBILITY TO UNDERSTAND THE TERMS AND CONDITIONS IN THIS CERTIFICATE.



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Assistance and Evacuation Benefits.....	Attachment



2023-2024 Student Health Insurance Plan for Eastern Michigan University

Who is eligible to enroll?

All registered International students and English Language Program students are automatically enrolled in this plan on a hard waiver basis. All Domestic full-time Undergraduate and Graduate Students, Students on OPT and Visiting Faculty/Scholars, are eligible to enroll in this insurance plan on a voluntary basis. Degree-seeking students taking online courses count toward the eligibility requirement that the Named Insured actively attend classes.

The student (Named Insured, as defined in the Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study and correspondence courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

Where can I get more information about the benefits available?

Please read the certificate of coverage to determine whether this plan is right before you enroll. The certificate of coverage provides details of the coverage including benefits, exclusions, and reductions or limitations and the terms under which the coverage may be continued in force. Copies of the certificate of coverage are available from the University and may be viewed at www.uhcsr.com/emich. This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2023-1437-1. The Policy is a Non-Renewable One-Year Term Policy.

Who can answer questions I have about the plan?

If you have questions please contact Customer Service at 1-800-767-0700 or customerservice@uhcsr.com.

Highlights of Coverage offered by UnitedHealthcare Student Resources

Coverage Dates and Plan Cost

Rates	Annual 9-1-2023 to 8-31-2024	Fall 9-1-2023 to 12-31-2023	Winter 1-1-2024 to 4-30-2024	Summer 5-1-2024 to 8-31-2024
Student	\$2,244.00	\$748.00	\$748.00	\$748.00

NOTE: The amounts stated above include certain fees charged by the school you are receiving coverage through. Such fees may, for example, cover your school's administrative costs associated with offering this health plan.

Important dates or deadlines

Open enrollment end dates for 2022-2023 for voluntary students are: Annual/Fall – 10/15/2022; Winter - 1/30/2023; and Summer - 5/30/2023. If you are not enrolled in classes during the Summer semester but want to maintain coverage, you will need to purchase the Winter and Summer semester together for a cost of \$1,496.00 by January 30, 2023.

Highlights of the Student Health Insurance Plan Benefits

METALLIC LEVEL – GOLD WITH ACTUARIAL VALUE OF 81.790%

Preferred Providers/In-Network Providers: The Select Providers for this plan are IHA Health Center@EMU/St. Joseph Hospital and the Preferred Provider for this plan is UnitedHealthcare Options PPO. Preferred Providers can be found using the following link: [UHC Options PPO](#)

	Select Providers	Preferred Providers	Out-of-Network Providers
Overall Plan Maximum	There is no overall maximum dollar limit on the policy		
Plan Deductible	\$0 Per Insured Person, per Policy Year	\$250 Per Insured Person, For Each Injury or Sickness	\$250 Per Insured Person, For Each Injury or Sickness
Out-of-Pocket Maximum <i>After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any applicable benefit maximums. Refer to the plan certificate for details about how the Out-of-Pocket Maximum applies.</i>	\$1,250 Per Insured Person, Per Policy Year	\$5,000 Per Insured Person, Per Policy Year	\$10,000 Per Insured Person, Per Policy Year
Coinsurance <i>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.</i>	100% of Allowed Amount for Covered Medical Expenses	80% of Allowed Amount for Covered Medical Expenses	70% of Allowed Amount for Covered Medical Expenses
Prescription Drugs <i>This plan does not include a pharmacy network for Prescription Drugs. All Prescription Drug benefits are payable under the Out-of-Network Provider benefits.</i>	Not Available	Not Available	Campus Medical Pharmacy: \$10 Copay for generic drugs \$20 Copay for brand-name drugs 100% of billed charge Up to a 31-day supply per prescription not subject to Deductible All Other Pharmacies: 50% of billed charge after Deductible
Preventive Care Services <i>Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No Deductible, Copays, or Coinsurance will be applied when the services are received from a Preferred Provider. Please visit www.healthcare.gov/preventive-care-benefits/ for a complete list of the services provided for specific age and risk groups.</i>	100% of Allowed Amount	100% of Allowed Amount not subject to Deductible	No Benefits
<i>The following services have per service Copays This list is not all inclusive. Please read the plan certificate for complete listing of Copays.</i>	Physician's Visits: \$10	Physician's Visits: \$20 after Deductible	Physician's Visits: \$20 after Deductible

Summary
Brochure



Global Emergency Services:
Emergency medical evacuation



Eastern Michigan University

[ID Card](#) [Find Providers](#) [Helpful Links](#)

Welcome to your student health insurance plan page.
For plan details, including benefits and rates, please refer to the Plan Information section below.

Medical - Student Plan ✕	
2022-1437-1	
Policy Documents	Brochures – Certificates
Brochures – Certificates	Certificate 
Summary Documents	Summary Documents
Value Added Benefits/Services	Summary Brochure 
Telehealth Medical	Summary of Benefits and Coverage (SBC)
Telehealth Behavioral	
StudentAssist	
Additional Assistance Services	
Get Started	



Eastern Michigan University

ID Card Find Providers Helpful Links

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Medical - Student Plan

2022-1437-1

Policy Documents

Brochures – Certificates

Summary Documents

Value Added Benefits/Services

Telehealth Medical

Telehealth Behavioral

StudentAssist

Additional Assistance Services

Healthiest YOU:

Telehealth Medical

24/7 - 365 days access
via phone or online with
a physician

Telehealth Behavioral

Counseling services via
phone or online with a
Psychiatrist
Psychologist
Therapist

StudentAssist

- 24/7 in the moment support
- A lawyer's advice
- Financial questions
- Mediation
- Toll free number to call

Find Providers - Preferred Provider Organization (PPO)



Eastern Michigan University

ID Card

Find Providers ▾

Helpful Links ▾

Medical

UHC Options PPO 

Behavioral

Live & Work Well 

Welcome to your student health insurance plan
For plan details, including benefits and rates, please refer to the Plan Inform



Stay informed on COVID-19

Learn about the resources available to you.

[See COVID-19 Resources](#)

ENGLISH ▾



FIND CARE

SAVED

OPTIONS PPO

What type of Medical Care can we help you find near:

Ypsilanti, MI 48197

[Change Location >](#)

Search for providers and services

Search

Find Care by Category



People

Doctors, medical groups,
and other professionals by
specialty



Places

Hospitals, clinics, labs,
imaging centers, medical
suppliers



Services and Treatments

Providers for office visits,
tests, treatments, surgeries



Care by Condition

Find care for common
concerns



Cost Estimates

Treatment for common
conditions



Stay informed on COVID-19

Learn about the resources available to you.

[See COVID-19 Resources](#)

ENGLISH ▾



FIND CARE

SAVED

OPTIONS PPO



Who are you looking for?



Primary Care

Family doctors, internists,
OB-GYNs, pediatricians



Specialty Care

Dermatologists,
cardiologists, oncologists,
more



Medical Groups

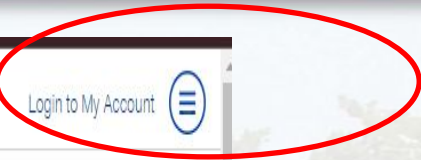
Small practices or large
organizations of doctors

A faded background image of a university campus. In the foreground, there is a paved walkway with several white, ornate lamp posts. To the left, a small wooden bridge with a white railing crosses a pond. In the background, there are several buildings, including a large, multi-story brick building and a smaller, white building with a gabled roof and a cupola. The overall scene is bright and sunny.

INSURANCE CARD



For information on the recent data security incident at Student Resources and how you might be impacted, [click here.](#)




Eastern Michigan University

- [ID Card](#)
- [Find Providers](#)
- [Helpful Links](#)

Welcome to your student health insurance plan page.
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Log in to your account to print your insurance ID card

 HealthSafe ID®

Sign in

Use your [HealthSafe ID®](#) to sign in.

Username

Password

Remember my username (Optional)

[Sign In](#)

[Register now](#)

Forgot [username](#) or [password](#)?

[Need Help?](#)


First, Verify Your Credentials


* Indicates required field

A First Name *

Last Name *

Date of Birth (MM/DD/YYYY) *

B Email or Student ID or SR ID * 

C Email or Student ID or SR ID 

[Back To Login](#) [Next](#)

Print a new insurance card in September for every policy year

Seeing a Doctor

If you are unsure whether you should go to your primary care doctor, urgent care, or the emergency department at a hospital call the member phone number on the back of your UHC insurance card



Health Plan (80840) 911-87726-04

Member ID: 123456789 Group Number: 98765

Member:
SUBSCRIBER SMITH
Dependents

SPOUSE SMITH
CHILD1 SMITH
CHILD2 SMITH
CHILD3 SMITH

Customer Name Line 1
Customer Name Line 2

Payer ID 87726

OPTUMRX
Rx Bin: 610279
Rx PCN: 9999
Rx Grp: UHEALTH

Copays:
Office: \$25 ER: \$300
UrgCare: \$150 Spec: \$30

0508

UnitedHealthcare Choice Plus
Administered by [Appropriate Legal Entity]

Printed: 03/27/20



Members: We're here to help. Check benefits, view claims, find a doctor, ask a question and more.

Web: myuhc.com

Phone: 888-555-4444

Providers: 877-842-3210 or UHCprovider.com
Medical Claims: PO Box 740800, Atlanta GA 30374-0800

Pharmacists: 888-290-5416
Pharmacy Claims: OptumRx PO Box 650540 Dallas, TX 75265-0540

UnitedHealthCare Student Resources

**UHCSR Customer Service:
1-800-767-0700 or
customerservices@uhcsr.com**

If your provider won't directly charge your EMU Student Insurance card...

Keep the receipts for any bills you pay!

Contact student_insurance@emich.edu for assistance with filing a claim for reimbursement

Seeing a Doctor Emergency Room vs Urgent Care



Ambulance/Paramedic Unit

The average cost ranges from \$400 to \$1,200+



Emergency Room (ER)

When to go to the hospital (Trinity Health Ann Arbor St. Joe's hospital)

- Lots of bleeding
- Head injury
- In a lot of pain
- Trouble breathing
- Car accident

Urgent Care

(Trinity Health IHA Urgent Care @ EMU)

- ❑ Referrals are provided as needed

If it is **not** an emergency or after hours

- ❑ Go to an Urgent Care Clinic for minor medical situations:
 - ❑ Stomach issues
 - ❑ Ongoing headache
 - ❑ Bruises & possible sprains
 - ❑ Coughing and fever

OISS

PREFERRED PROVIDERS

Preferred Providers

- **Trinity Health IHA Medical Group @ EMU**
- **Trinity Health Ann Arbor St. Joe's hospital**

In-network Providers

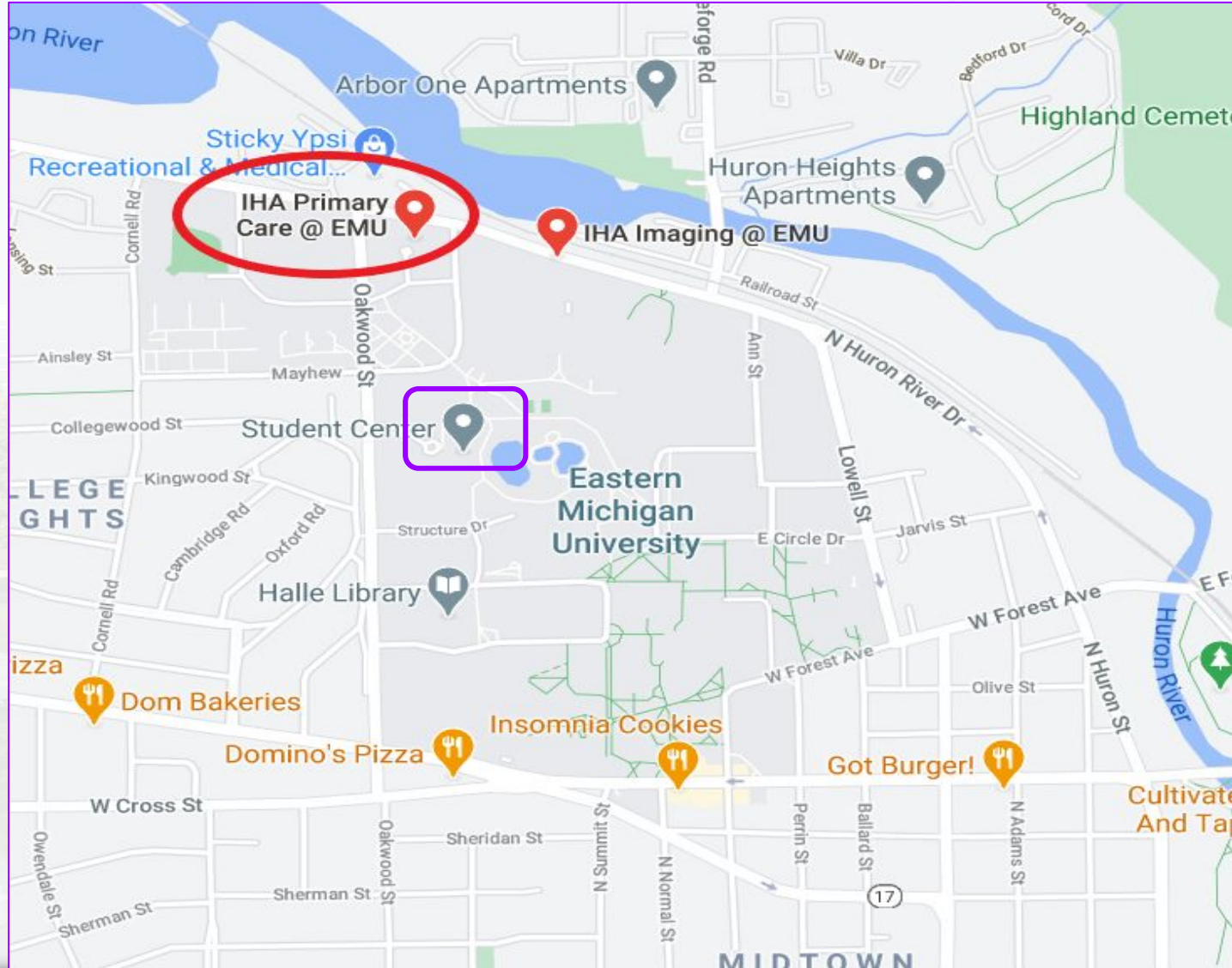
Out-of-network Providers



Trinity Health IHA Medical Group @EMU

Preferred Provider for EMU Insurance Plan

Map



Location and Hours

<https://ihacares.com/locations/mi/ypsilanti/iha-primary-care-@-emu>

Trinity Health IHA Medical Group, Primary Care – EMU

Closed - Opens at 7:00 AM

[Make an Appointment](#)

[Schedule Flu Shot](#)



Address

1065 N. Huron River Dr., Suite 100
Ypsilanti, MI
48197

[Get Directions](#)

Contact

Phone: (734) 896-4110

Fax: (734) 896-4111

Social: 

Hours

Fri	7:00 AM - 5:00 PM
Sat	Closed
Sun	Closed
Mon	7:00 AM - 5:00 PM
Tue	7:00 AM - 5:00 PM
Wed	7:00 AM - 5:00 PM
Thu	7:00 AM - 5:00 PM

Trinity Health IHA Urgent Care @EMU

Call (734) 896-4112 or visit <https://ihacares.com/locations/mi/ypsilanti/iha-urgent-care-@-emu>

Trinity Health IHA Urgent Care - EMU

Closed - Opens at 8:00 AM



Save Your Spot

MyChart

Start a Virtual Urgent Care
Visit

Address

1065 N. Huron River Dr., Ypsilanti, MI
48197

[Get Directions](#)

Contact

Phone: (734) 896-4112

Fax: (734) 896-4113

Social: 

Hours

Fri	8:00 AM - 8:00 PM
Sat	8:00 AM - 4:00 PM
Sun	8:00 AM - 4:00 PM
Mon	8:00 AM - 8:00 PM
Tue	8:00 AM - 8:00 PM
Wed	8:00 AM - 8:00 PM
Thu	8:00 AM - 8:00 PM

MyChart – Trinity Health IHA Patient Portal – <https://www.ihacares.com/resources/patient-portal>

Create an online MyChart Account to:

- **Access your test results**
- **Communicate within your doctor**
- **Manage your appointments**
- **Request prescriptions refills**

MyChart – IHA Patient Portal –

<https://mychart.trinity-health.org/MyChart/Authentication/Login?>

[Ver en Español](#)

Communicate with your doctor

Get answers to your medical questions from the comfort of your own home



Access your test results

No more waiting for a phone call or letter – view your results and your doctor's comments within days



Request prescription refills

Send a refill request for any of your refillable medications



Manage your appointments

View details of your past and upcoming appointments

[Sign in](#)[Forgot username?](#)[Forgot password?](#)

New User?

[Sign up now](#)[Pay As Guest](#)[Guest Estimates](#)

Trinity Health IHA Medical Group @ EMU

Types of Services: Primary Care & Urgent Care

Clinical Visits

- Evaluation and treatment for illnesses and injuries
- Women's Health Clinic (annual exams, problem visits)
- Physical exams (class requirements, employment, internships)

Nurse Visits

- Immunizations
- Allergy injections
- TB testing

Laboratory & X-ray Services

Trinity Health IHA Medical Group @ EMU

Accessing Care

- **Scheduled Appointments vs Walk-ins (Save your Spot)**
- **After-hours Care**

Payment Options

- **Cash/Personal Checks**
- **Credit Card (Visa, MasterCard, Discover)**
- **EMU Insurance**
- **Selected other insurance policies**



IHA Medical Group
Primary Care @ EMU

TB Testing for International Students

- Students who are required to do the TB testing will receive an email notification
- Bring the UHCSR Insurance Card & EMU ID card to Trinity Health IHA on campus on a designated day for testing

Resources:
Centers for Disease Control and Prevention
www.cdc.gov

Overview:

Step #1 TB Clinic to
get test done

Step #2 Return to
clinic 2-3 days later
to get test read

Step #3 Results
NEG (-) All done
POS (+) next tests

WHAT TO EXPECT:

Arrive to Clinic with picture ID, Insurance Card, current address & phone number

Sign a form that allows us to give the results of test to EMU

Screening form – History of TB tests, TB diagnosis, or BCG vaccine. Country of birth

What is a TB Test?

- Skin Test with 2 steps (Mantoux)
 - 1) Injection of small amount of fluid just under skin in forearm. You will feel just a small needle prick.
 - 2) Come back 2-3 days later to have health care worker look to see if you have had a reaction. A reaction will be swelling or a bump.
- No reaction – Negative result will be passed on to EMU for reporting
- Reaction – May just have TB ‘germs’ in your body but not necessarily TB disease
 - Further tests include Chest X-ray and blood draw

TB testing - additional information

- No cost at time of service. Insurance will be billed.
- If you don't return at designated time for step #2, you will need to start process over and may need to pay out of pocket cost.
- Get the test results from the clinic or print the results from **MyChart**

HEALTH AND INSURANCE RESOURCES

Understanding International Student Healthcare at EMU

Video - <https://www.emich.edu/oiss/health/index.php>

Preferred Provider for EMU Plan

UnitedHealthCare Student Resources

Health Insurance videos: <https://www.uhcsr.com/video>



FAQ



Glossary



Health Insurance 101



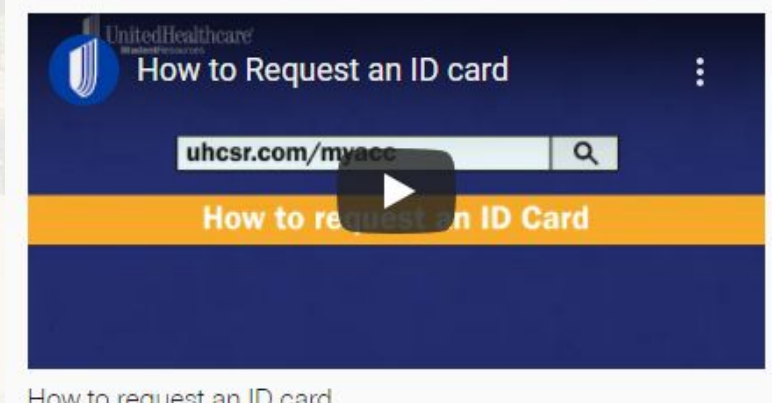
Videos



What are Deductibles, Coinsurance, and Copays?



How to Create My Account



How to request an ID card

Important Contact Information

EMU Student Insurance Office

<https://www.emich.edu/uhs/student-insurance>
student_insurance@emich.edu

(734) 487- 3048

Counseling and Psychological Services

<https://www.emich.edu/caps>

(734) 487-1118

Trinity Health IHA Medical Group @ EMU

<https://ihacares.com/locations/mi/ypsilanti/iha-primary-care-@-emu>

(734) 896-4112

Healthiest U 24/7 Doctor's Office

www.telehealth4students.com

(855) 870-5858

support@healthiestu.com

Most Important Things You Can Do

- **Study the details of your insurance plan**
www.uhcsr.com/emich
- **Print your insurance card and carry it with you**
- **Live a healthy lifestyle to reduce stress and chances of illness or injury**
- **Eat and sleep well, and have fun in your study!!**



Thank You!