

Frequently Asked Questions

Frequently Asked Questions (FAQs)

How do I enroll?

Eligible students are enrolled automatically in PAU student health insurance, unless a properly completed waiver is submitted by the Waiver Deadline. [NOTE: Leave of absence students may enroll by notifying the AR accountant by email along with payment by the Enrollment Deadline. Eligible dependents of enrolled students need to register online at www.uhcsr.com.]

How do I waive coverage?

Students who have their own health coverage and wish to waive PAU insurance must properly complete and submit the online waiver form on the PAU website with the student's own health insurance information.

The PAU waiver form requires only the basic information of the student's own health insurance carrier name, plan number and subscriber number, and a brief description of the nature of benefits as known by the student.

What is the deadline for waiving coverage?

The deadline for submitting Proof of Coverage and Online Waiver is:

Fall 2010 :

PhD/PsyD Program – 9/9/2010

P3/Foothill Program – 9/19/2010

Winter 2011:

PhD/PsyD Program – 1/3/2011

P3/Foothill Program – 1/3/2011

Spring 2011:

PhD/PsyD Program – 3/28/2011

P3/Foothill Program – 4/4/2011

Am I covered? When does my coverage end?

For questions regarding when your coverage begins and ends, if you and/or your dependents are eligible for coverage and how to enroll, contact UnitedHealthcare, Inc. at 1-800-537-1777. The company does not send renewal notices to students when their coverage terminates. It is the student's responsibility to renew their insurance within 31 days after their coverage end to avoid a lapse in coverage. You cannot renew coverage over the phone.

Where do I get an ID card?

Your permanent ID card will be mailed to you. You may use this card to obtain treatment after you have enrolled in the plan. Insureds have online access to claims status, Explanation of Benefits, correspondence and coverage information via My Account at www.uhcsr.com. Insured can also print a temporary ID card, request replacement ID card and locate network provider from My Account.

How do I get a refund of my payment if I no longer want the insurance coverage?

There are no premium refunds, unless the Insured enters fulltime active military service or permanently returns to the home country or country of regular domicile. A pro-rata refund will be issued only upon written proof from the school. Please allow 4 to 6 weeks for refund of premium.

What is covered under the plan?

Please refer to the insurance brochure for a list of benefits or contact UnitedHealthcare StudentResources at 1-866-948-8472.

What do I have to pay?

- **Deductible:** this plan has an in-network deductible of \$150, and an out of network deductible of \$250. This amount is the insured responsibility before the insurance company will pay on any claims.
- **Coinsurance:** this plan has an in-network coinsurance of 90%, and an out of network coinsurance of 70%. For in-network services, the insurance will pay 90% of the contracted rate; the insured is responsible for 10%. For out of network services, the insurance will pay 70% of the usual and customary rate; the insured is responsible for 30%.
- **Maximum Benefit:** this benefit is for \$100,000 per injury or sickness.

Please refer to the brochure for coverage regarding specific benefits or call customer service at 1-866-948-8472.

What doctors can I go to?

The availability of specific providers is subject to change without notice. Insured's should always confirm that a Preferred Provider is participating at the time services are required by calling the Company at 1-866-948-8472 and/or by asking the provider when making an appointment for services. There is also a link to search for physicians on our webpage on www.uhcsr.com.

"Out of Network" providers have not agreed to any prearranged fee schedules. Insured's may incur significant out-of-pocket expenses with these providers. Charges in excess of the insurance payment are the Insured's responsibility.

What do I do if I get sick or injured?

In the event of Injury or Sickness:

1. The Insured should obtain treatment from the nearest doctor or hospital. You may choose any doctor or hospital, but using the doctors and hospitals available through the UnitedHealthcare Options PPO network may decrease your costs. For a complete listing of these PPO hospital and doctor facilities, access the website www.uhcsr.com or call 1-866-948-8472.
2. If you go to a doctor's office or to the hospital, be sure to show your identification card. Dependents covered under the plan do not receive separate ID cards and may use the insured student's ID card to obtain treatment(you can delete this—dependents get ID cards). If the doctor or hospital needs to verify coverage for you or your dependents, have them call UnitedHealthcare StudentResources, Inc. at 1-866-948-8472.

How do I get my medical bills paid?

1. Most preferred providers will bill the company directly. This is why it is important to show your ID card at the time of service. The StudentResources address is different from the regular United Healthcare address, so please point this out to the provider. If you do receive a bill, mail it to the address below along with the patient's name, address, student ID or health plan ID number on insurance card, and name of the University under which the student is insured (Palo Alto University). A Company claim form is not required for filing a claim.
2. File Claim within 30 days of Injury or first treatment for a Sickness. Bills should be received by the Company within 90 days of service. Bills submitted after one year will not be considered for payment except in the absence of legal capacity.
3. All claim form and bills should be sent to:
UnitedHealthcare StudentResources
P.O. Box 809025
Dallas, Texas 75380-9025
4. If you have questions about the status of your claim after it has been submitted, please call UnitedHealthcare StudentResources at 1-866-948-8472.