

Student Health Care Plan Contacts & Account Management

This information is intended for all **students** of Palo Alto University enrolled in the **UnitedHealthcare StudentResources (UHCSR)** health care plan, and may be referred to as the “company” within this document. This information provides you the proper contact channels for health care related questions or concerns and ways to access and manage your health care account going forward.

For General Student Health Care Plan Information Online:

You may access general health benefit information, such as, plan details, provider listings, forms, and links to create an account through the UHCSR website at: www.uhcsr.com.

- From the home page, click **“Find My School’s Plan”**,
- In the **School/Association Name:** field, enter **“PAU”**, and then click the **Search** button.
- Below the Search button will appear the name of the school, click on **Palo Alto University**.
- You will be directed to the welcome page for Palo Alto University Students where you may access general health benefit information.

For Specific Health Care Information and to Manage Your Health Care Account Online:

Attached is a document that will guide you through the process of creating your account online. Through this account access you may print ID cards, check claim status, update personal information, and contact UHCSR with questions, review plan coverage, effective dates and costs and find network providers.

For UHCSR Customer Service Department call: 1-800-767-0700

If you have contacted UHCSR either through the web or by telephone and still cannot find the information you are looking for or are unable to obtain the answers to your questions you may call Kathy Leonard 650-961-5555 ext. 3522, <mailto:kleonard@palou.edu>. If have first contacted UHCSR and Kathy, but are still struggling to have your questions answered, you may contact Kim Dodge at (650) 321-6068 or email to: kim.dodge@pl.com. I am available Monday – Thursday from 9:00 am to 3:00 pm.

Frequently Asked Questions

Useful Palo Alto University (PAU) website links: [Student Services](#) & [Offices & Departments](#)

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 and eligible dependents of enrolled students may enroll in this plan by submitting an enrollment form along with payment by the Enrollment Deadline, for a maximum of one quarter per lifetime, following a term in which the student was enrolled in the plan as a registered student. Students enrolled in the Distance Learning Program are not eligible for coverage under this plan.]

How do I enroll my dependents?

Enrolled students may enroll eligible dependents through via MyAccount on the UHCSR website at www.uhcsr.com. If you don’t already have an online account, simply select the “Create an Account” link from the home page at www.uhcsr.com. Follow the simple, onscreen directions to establish an online account in minutes. Note you will need your 7-digit insurance ID number to create an online account.

For students who want to **pay by credit card** they must first establish a login for “My Account” access on the UHCSR website and enroll through their secure login.

For students who want to **pay by check** they can simply download the dependent enrollment form from the UHCSR website. This form is accessible when the student enters “Palo Alto University” in the “School/Association Name.” field, selects the “Palo Alto University” link, which takes them to the PAU Welcome page. Links to available forms and brochures are listed under “Plan Information” on the Welcome page. Students are not required to access the form through “My Account” in this case.

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 waiver form can be located on the PAU Business Office webpage by clicking “[Health Insurance](#)”.

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 2011:

Graduate – 9/8/2011

Undergraduate – 9/26/2011

Spring & Summer 2012:

Graduate– 4/2/2012

Undergraduate – 4/9/2012

Winter 2011-2012:

Graduate – 1/9/2012

Undergraduate – 1/9/2012

Am I covered? When does my coverage end?

All full-time and part-time matriculating students who are registered and attending classes are automatically enrolled unless you submit a waiver to the Business Affairs Office by the waiver deadline. Health insurance for all students is based upon the quarters in which the student is enrolled and attending classes. For questions regarding when your coverage begins and ends, or if you and/or your dependents are eligible for coverage, please contact Kathy Leonard 650-961-5555 ext. 3522, <mailto:kleonard@paloaltou.edu>.

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. Insured's have online access to claims status, Explanation of Benefits, correspondence and coverage information via “My Account” at www.uhcsr.com, by simply clicking on “**Login To My Account**” located under “Direct Links”. If you have not yet created your account, click on the “**Create Your Online Account Now**” link to create your login and account. Insured can also print a copy of their ID card, request replacement ID card and locate network provider from “My Account”. Dependents covered under the plan do not receive separate ID cards and may use the insured student's ID card to obtain treatment.

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](#) available on the UHCSR website, under Plan Information, for a

list of benefits or contact Kathy Leonard 650-961-5555 ext. 3522, <mailto:kleonard@paloaltou.edu> or UnitedHealthcare StudentResources at 1-800-767-0700.

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% of usual and customary charges for that area. 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 (U) and customary (C) rate; the insured is responsible for the remaining 30% plus anything in excess of U&C.
- **Maximum Benefit:** this benefit is for \$300,000 per injury or sickness.

What doctors can I go to?

- The availability of specific providers is subject to change without notice. You can access the provider directory at www.uhcsr.com, click on, **“Find My School’s Plan”**, then in the **School/Association Name:** field, enter **“PAU”**, and then click the **Search** button. Below the “Search” button will appear the name of the school, click on Palo Alto University. You will be directed to the welcome page for Palo Alto University Students where you may search for a provider.
- Insured's should always confirm that a Preferred Provider is participating at the time services are required by calling the UnitedHealthcare StudentResources at 1-800-767-0700 and/or by asking the provider when making an appointment for services. **“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?

- 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 1-800-767-0700.
- 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. If the doctor or hospital needs to verify coverage for you or your dependents, have them call UnitedHealthcare StudentResources, Inc. at 1-800-767-0700.

How do I get my medical bills paid?

1. After you receive treatment, mail to the address below all medical and hospital bills along with the patient's name, address, social security number 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 1-800-767-0700.