

Insurance Questions & Answers for International Students

*Designed for the International Students of
Florida Atlantic University*



Florida Atlantic University

Who We Are


Insurance For Students (IFS) is **YOUR INSURANCE AGENT**. Every service representative is trained to assist FAU International Students with their health insurance. If you have any questions on your plan, please contact us!

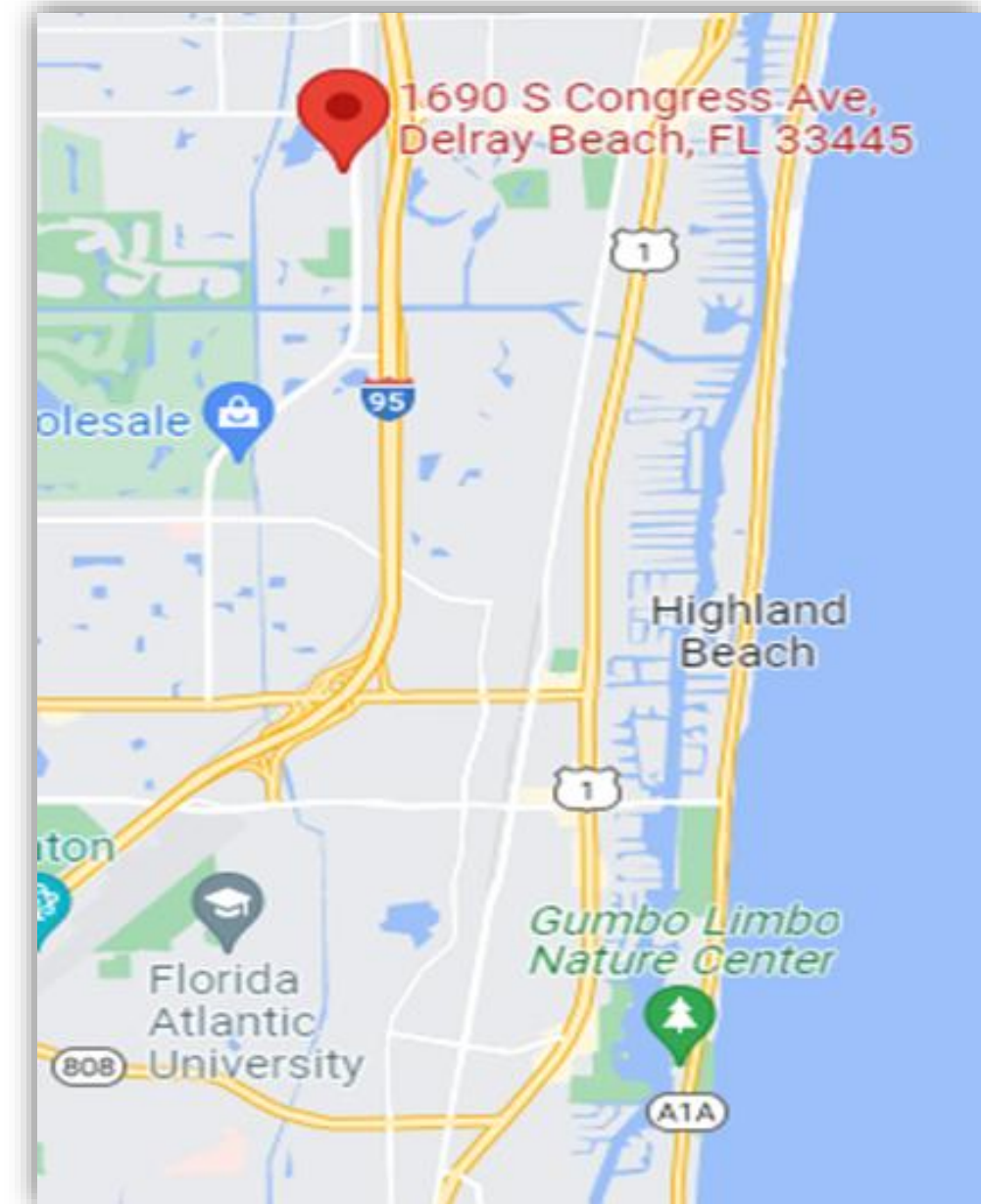
Contact Us!

 Monday - Friday 9:00 AM - 5:00 PM

 800-356-1235

 IFS@InsuranceForStudents.com

 1690 S. Congress Ave., Suite 101
Delray Beach, FL 33445



Florida Atlantic University

Insurance Information

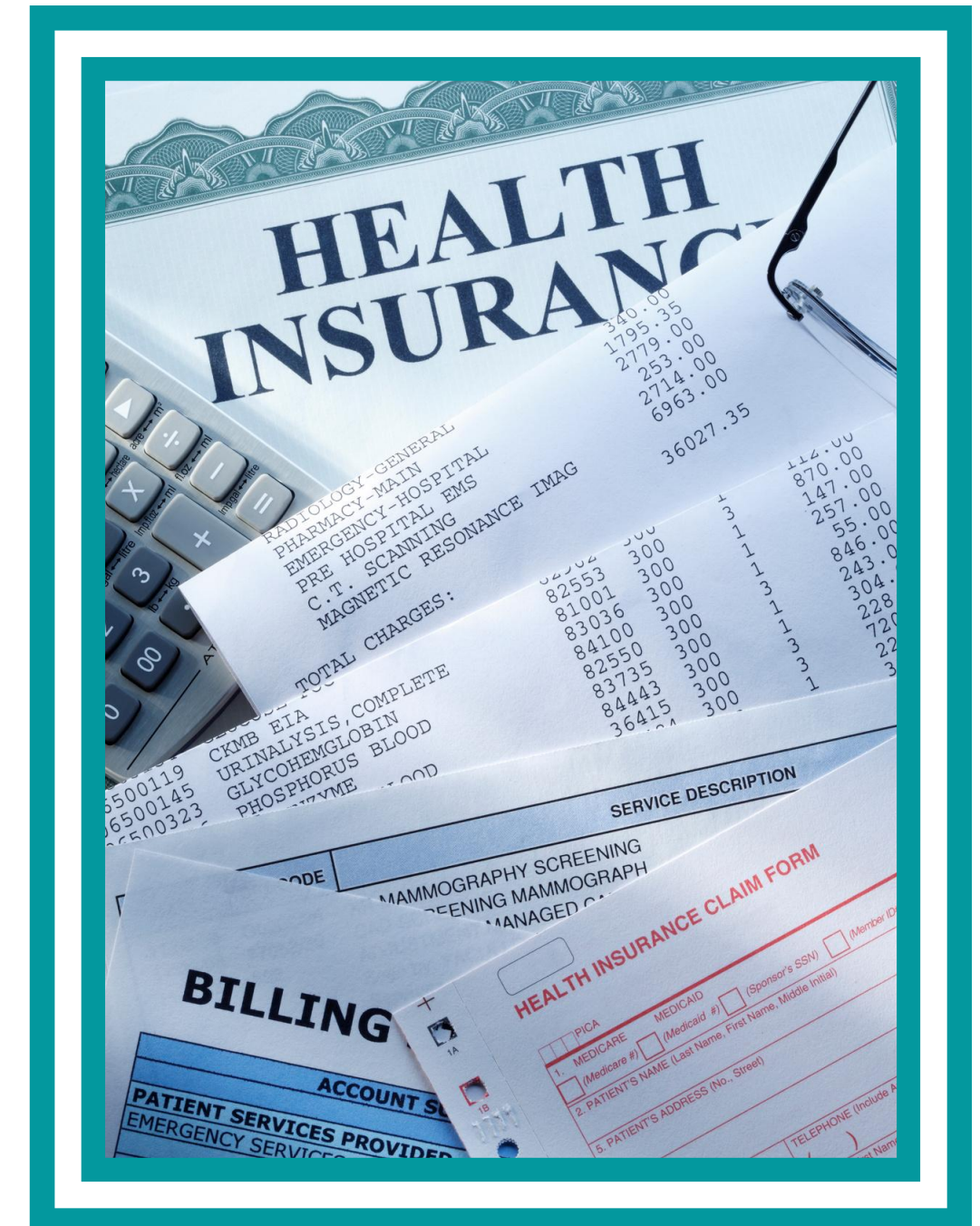
UnitedHealthcare StudentResources (UHCSR) is the Insurance Carrier & Claims Company for the Florida Atlantic University SHIP

Web: www.uhcsr.com

Customer Services: 800-767-0700

Email: customerservice@uhcsr.com

- UnitedHealthcare is the largest student health insurance company in the United States.
- The FAU SHIP uses the UnitedHealthcare Choice Plus nationwide network of medical providers.
- UnitedHealthcare StudentResources processes & pays your medical bills.
- Specific questions on claims must go to UnitedHealthcare StudentResources first due to privacy laws.
- Questions with your UHCSR 'My Account'? Visit UnitedHealthcare StudentResources customer service.



Why is Health Insurance Mandatory?

In the United States, the medical care system is very complex and extremely expensive. Without comprehensive health insurance it can become almost impossible to pay for medical costs.

The Florida Atlantic University International Student Health Plan provides ACA compliant, comprehensive coverage and access to medical providers across the United States. This means the plan works the same in Los Angeles, Chicago, and New York as it does in Boca Raton. The cost of the SHIP is also the lowest in Florida, so almost ALL international students at FAU take advantage of the plan.

For those students who have a comprehensive US type health insurance plan of their own, they may choose to submit an insurance waiver prior to the deadline if their plan meets Florida Atlantic University insurance requirements.

- Fall 2025 Waiver Deadline: **8/19/2025**

Where Do I Submit an Insurance Waiver?

- Visit www.insuranceforstudents.com/FAU and select International Student & International Graduate Assistants plan.
- Scroll down the page to the program tools and select FAU Student Enrollment & Waiver Login.
- Log in with your FAUNet ID and submit your plan's information including ID card and Summary of Benefits.
- You will receive a confirmation email immediately after your waiver has been correctly submitted. A second email will be sent stating whether your plan has been approved or denied.

Have questions? Check out our video learning resources.

School Year
● 2024-2025 ○ 2025-2026

Fall Fall-1 Fall-2

FAU International Student Health Plan

Effective Date:
Aug 14, 2025

Termination Date:
Dec 31, 2025

All International students with F and J non-immigrant status in the United States are required to have health insurance that meets the university's requirements. All international students will be enrolled in the university-sponsored Student Health Insurance Program (SHIP), and the insurance premium will be charged to the student's FAU account. International Students who wish to use an alternate insurance plan for the Fall semester must submit a waiver online prior to the deadline of August 19, 2025 (11:59 pm EST).


\$400 Deductible Per Policy Year
\$737.00

This Button Will Take You To The Florida Atlantic University Website Login. Once Successfully Logged In, You Will Be Returned Here To Continue.

Florida Atlantic University
Student Enrollment & Waiver Login

Where Do I Enroll?

- International students are automatically enrolled in the FAU International Student health Plan and the cost is put on their student account.
- Students will receive welcome emails from the insurance carrier, UnitedHealthcare StudentResources in **the beginning of August** to setup their insurance account.
- Once your online account is setup you can access your insurance id card, download the UHCSR app and view all your claims information.
- The FAU International Student Health Plan's coverage starts on **8/14/2025** for Summer!



Create your My Account Today!

With My Account you'll have information about your coverage, immediate access to view and print your ID cards and access to your claim history, including your explanation of benefits (EOBs).


Signing up is as easy!

- View your benefits and coverage details
- View or print your ID card
- Review Action Center alerts and your messages
- Submit claims, check claim status and EOB
- Review and respond to claim letters
- Update personal information
- Search for a preferred provider
- Provide other insurance information, accident details or Personal Representative Appointment
- Provide tax information for IRS Form 1095-B (not applicable to international students)

- 1** Visit uhcsr.com/myaccount and click Create Account.
- 2** Enter your First and Last Name, DOB and either your Email, Student ID or SR ID.
- 3** Create your Username and Password and click Next to activate your My Account.
- 4** Log-in using the Username and Password you just created.
- 5** Verify your identity using either your email or cell phone number. We'll send you a code to enter to complete your verification.

Setting up your “My Account”

Make sure to download the UHCSR app to your phone for quick access to your insurance ID card and claims information.



Changes to Login Process

My Account Login Process Changed!

Effective May 25, 2023, the login process for My Account has changed to HealthSafeID (HSID) which is the common authentication process across all of UnitedHealthcare applications. Your previous Student Resources My Account username and password will no longer work. If you have not done so already, please register for a HSID account to be able to access your My Account member portal.

To learn more on how to create your My Account visit our [video library](#).

Register now

Sign in

If you already have an existing HSID account, you will use the same credentials to access your My Account.

HealthSafe ID®

Let's get you registered

Create your [HealthSafe ID®](#) to help protect the security of your personal health information.

All fields are required unless marked as optional.

First Name

Last Name

Date of Birth (mm/dd/yyyy)

mm/dd/yyyy

Identification Type

☐ SR ID

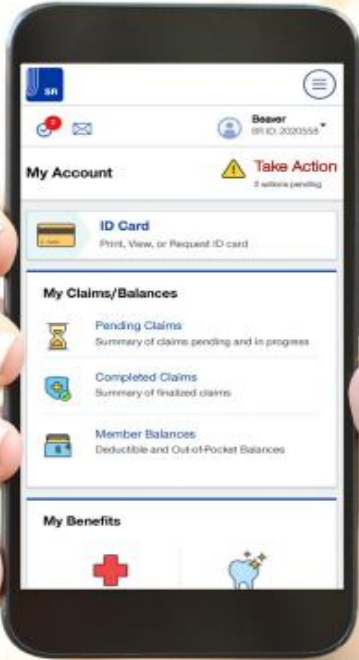
☒ Student ID / Civil ID / National ID (SACM)


Student ID / Civil ID / National ID (SACM)

Continue

Electronic ID Card

Accessing your ID card through our website or mobile app gives you the ability to download the image to your device for easier access and even fax or e-mail your ID card image on the spot. Once your insurance coverage is active, you'll receive an email letting you know your ID card is available.

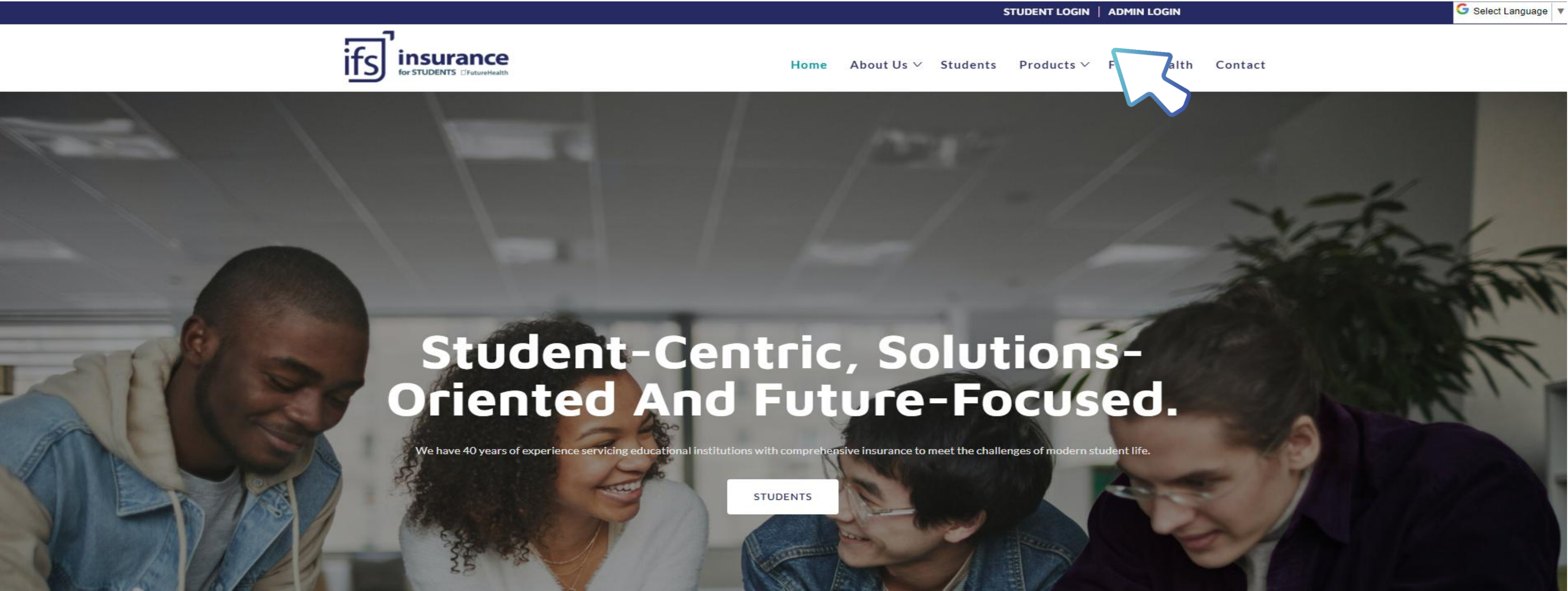






IFS Dashboard

Accessing your account is easy. Make sure to visit www.InsuranceForStudents.com and select “Student Login.”



IFS Dashboard



View & Print your ID Card from your Carrier's Web site



You have no Enrollment Receipts



Access Features and Tools For Your Program



Update your Personal Information



Access ASAP



Continue Filling out your Waiver

I've had a change in status and wish to Enroll



Access FutureHealth



Have questions? Check out our video learning resources.

Program Tools

The Florida Atlantic University portal on the Insurance For Students website is located at www.InsuranceForStudents.com/FAU



— Program Tools —
Dental & Vision Insurance Program
Aetna Dental & Vision Program for Florida Atlantic University Students
Get Your Id Card
Get your ID Card and log in to your UHCSR My Account
FAU Student Health Services Website
Visit Florida Atlantic University's Student Health Center
FAU Counseling and Psychological Services
Visit Florida Atlantic University's Counseling and Psychological Services Website
Teladoc
Talk to a doctor by phone or video at \$0 cost to you
Medical - Search for Providers
Visit United HealthCare to find a provider in your area
Behavioral - Search for Providers
Visit United HealthCare to find a provider in your area
Global Emergency Services
Emergency travel services available when you're at least 100 miles from home.
UnitedHealthcare StudentResources App
Gain instant access to your ID Card, search for providers and view claims from your mobile device
Personal Representative Appointment Form
Complete form and return to us for assistance with protected health information

MEDICAL CARE & INSURANCE

Summary of Benefits

FAU Student Health Center	Deductible waived, benefits paid at 100%	
Benefit Category	In-Network Provider	Out-of-Network Provider
Overall Plan Maximum	Unlimited	
Plan Deductible	\$400	\$800
Out-of-Pocket Max	\$5,000	\$10,000
Preventative Care	100% Allowed Amount	70% Allowed Amount after Deductible
Physician's & Specialist's Visits	\$30 Copay then 100% Allowed Amount	70% Allowed Amount after Deductible
Hospital Room & Board	80% Allowed Amount after Deductible	70% Allowed Amount after Deductible
Prescriptions	Tier 1 \$15 Copay Tier 2 \$40 Copay Tier 3 \$40 Copay Filled at UHC Pharmacy	\$15 Copay Generic Drugs \$40 Copay Brand-Name Drugs
Urgent Care Center	\$50 Copay after Deductible then 100% Allowed Amount	70% Allowed Amount after Deductible
Emergency Room	\$200 Copay after Deductible then 100% Allowed Amount	\$200 Copay after Deductible then 100% Allowed Amount

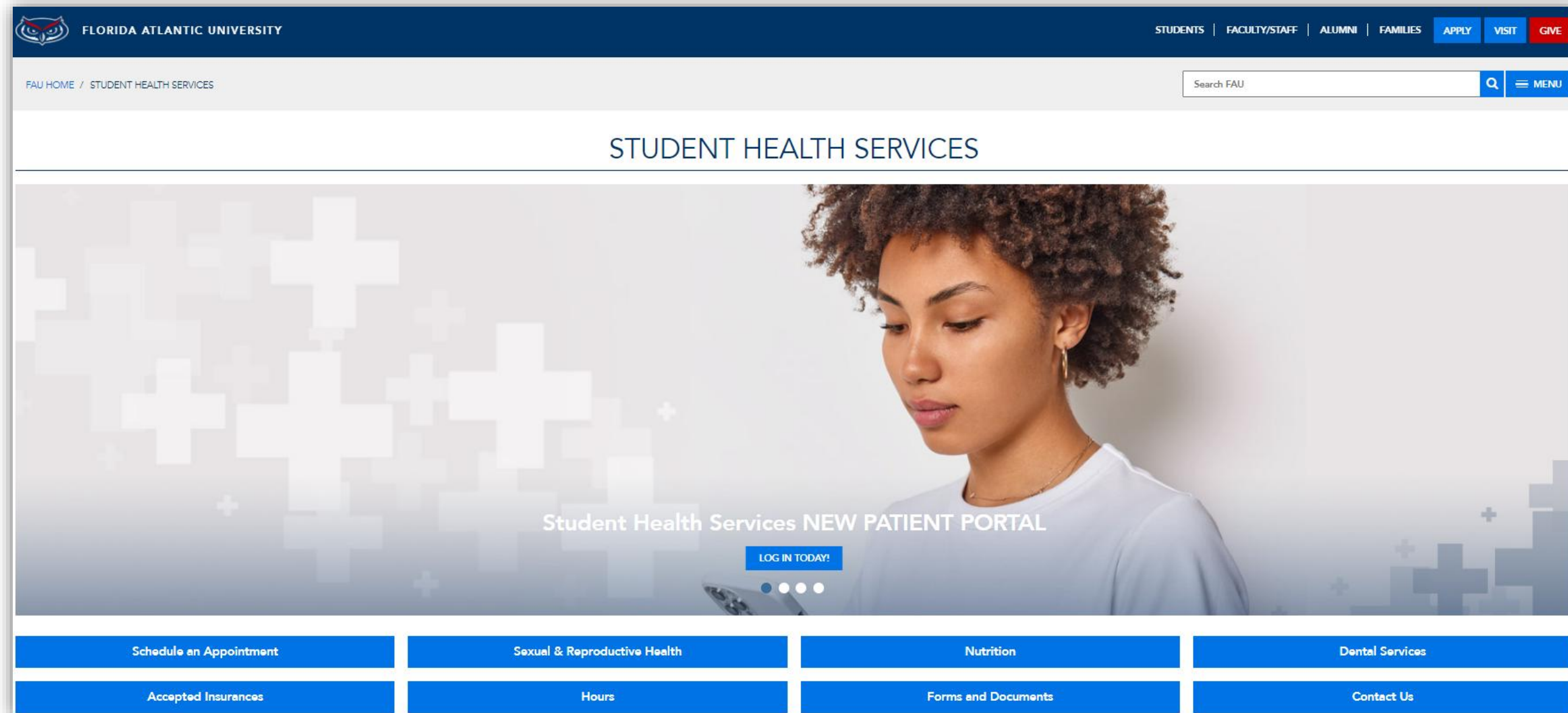
Deductible is waived for the following services

- Student Health Center Visits
- Telehealth Sessions
- Prescriptions
- Preventative Care
- Doctor and Specialist Visits



FAU Student Health Center

- FAU Student Health Center is your most convenient option for non-emergency care.
- Students who have the FAU student health plan have all costs covered at 100%!



Florida Atlantic University

Telemedicine Services

The FAU Student Health Plan provides Telemedicine Services, allowing students to connect with a physician through a mobile app or by phone in a matter of minutes.



Talk to a doctor or therapist by **phone or video**

UnitedHealthcare StudentResources and HealthiestYou have partnered together to provide access to doctors and mental healthcare from anywhere you are, even while traveling internationally.* All services are free for students covered under the UHCSR insurance plan; services are available for all other students for a fee, as noted below.

For the 2022-23 policy year, from the HealthiestYou app or website, you can get:

General Medical

Talk to a licensed doctor 24/7 by phone or video from anywhere

\$0 for UHCSR students
Discounted rate for non-UHCSR students

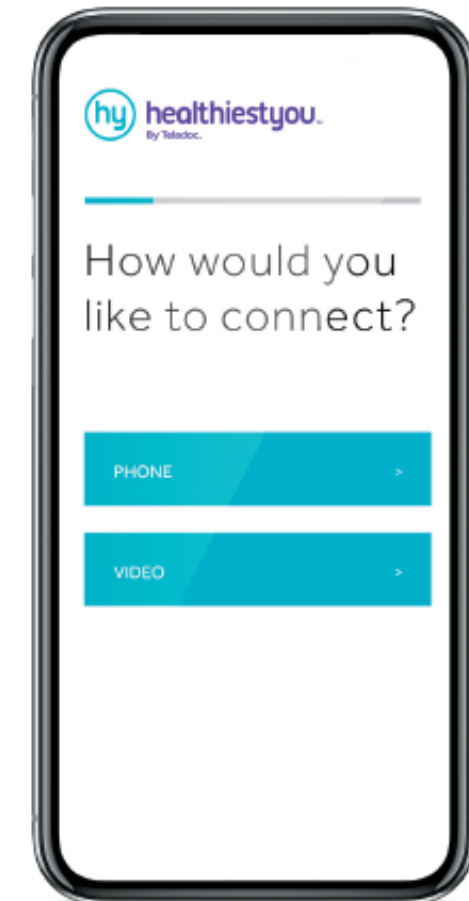
Mental Health

Choose a therapist and schedule an appointment by phone or video
7 days a week (7 a.m. to 9 p.m.)

Therapist
\$0 for UHCSR student
Discounted rate for non-UHCSR student

Psychiatrist
\$0 for UHCSR Insured
\$220 for non-UHCSR students' first visit
\$100 for non-UHCSR students' ongoing visits

*Relationship must be established with a provider in the U.S. prior to traveling internationally.



UnitedHealthCare PPO Network

The Florida Atlantic University International Student Health Plan uses a group of doctors, hospitals, clinics, and pharmacies for students to use called the "[UnitedHealthCare PPO Network](#)"

Student must always check to make sure that any provider they visit is a part of this network. When a student visits a network provider for a covered sickness or injury, their bills will be covered at 80% after any applicable copays and deductibles.

If a student chooses to use a provider who is not a part of the PPO Network for a covered sickness or injury, their bill will be covered at 70% Usual & Customary after any applicable copays and deductibles. This means the student will end up paying 30% OR MORE of their bills.

[ALWAYS STAY IN-NETWORK!](#)

Where Do I Find Providers?

Once you're here, type your zip code and select the type of provider you need.

United Healthcare

FIND CARE

SAVED

CHOICE PLUS


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

Boca Raton, FL

[Change Location >](#)

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



Doctors and Specialists

It is always a good idea to create a relationship with a local doctor or specialist. When you come down with an illness, you may prefer to ability to call up your own doctor and ask if they can see you on that day instead of going to a clinic that you do not have a relationship with. Of course, always make sure the doctor or specialist is part of the [UnitedHealthcare PPO Network](#).

When you visit an In-Network doctor or specialist for a covered sickness or injury, you will pay a \$30 copay.



- General Practitioner
- Urologist
- Dermatologist
- Neurologist
- Surgeon
- Cardiologist
- psychiatrist

Urgent Care Centers

For most minor illnesses and injuries, an Urgent Care Center or Walk-In Clinic is your easiest option for care. You do not need to make an appointment and wait times are generally not very long.

When you visit an Urgent Care Center that is a part of the [UnitedHealthCare PPO Network](#) for a covered sickness or injury, you will owe a \$50 copay after your deductible has been met.

Urgent Care Center



- Fever without a rash
- Vomiting or persistent diarrhea
- Abdominal pain
- Wheezing or shortness of breath
- Dehydration
- Moderate flu-like symptoms
- Sprains and strains
- Small cuts that may require stitches

Walk-In Clinic



- Fever without rash
- Sports physicals (excluding labs)
- Mild flu-like symptoms
- Cough and congestion symptoms
- Sore throat
- Ear pain
- Eye redness, discharge or itchiness
- Painful urination

Emergency Room

- The Hospital Emergency Room (ER) is the most expensive place to obtain medical care
- Insurance covers Emergency Room visits only if it's a TRUE medical emergency
 - **EMERGENCY** = life threatening event of severe, serious pain
 - **LIFE-THREATENING PROBLEMS** = a serious traumatic injury, breathing issues, high fever, serious burns, or other situations when you feel your health is in danger

When you visit an ER for a covered emergency, you will have a \$200 copay after your deductible has been met. Remember, the insurance company **WILL NOT** pay for your visit if it is determined that your visit was not an emergency.



- Chest pain or difficulty breathing
- weakness/numbness on one side
- Slurred speech
- Fainting/change in mental state
- Serious burns
- Head or eye injury
- Concussion/confusion
- Fever with rash
- Seizures
- Facial lacerations
- Severe cuts that may require stitches
- Broken bones, dislocated joints

ADDITIONAL PLAN BENEFITS

A Student Assistance Program

- Your student health insurance plan includes access to A Student Assistance Program (ASAP).
- ASAP provides college students easy access to counselors who understand student life.
- Consultation is **available 24 hours a day** by phone for emotional support, assessment, crisis intervention, and referrals to local counselors.
- Translation services in over 200 languages
- Students are eligible to receive assessment, referral and counseling services. You are encouraged to use this resource for a broad range of issues.

Adjustment in living away from home

- Loneliness
- Confidence
- Independence
- Time Management

Student Life

- Academic Stress
- Balancing schoolwork, social life, job, and other activities
- Sleep Issues

Mental Health Issues

- Stress
- Anxiety
- Sadness
- Depression

Alcohol or Drug Use Concerns

- Drug and alcohol education
- Referral for specialized counseling or intensive treatment

Relationships

- Roommates
- Family
- Friends

Financial Counseling

- Telephonic consultation provided by a qualified financial counselor for budgeting, credit card debt, identity theft recovery, college financial planning

Legal Assistance

- One free 30 minute office or telephonic legal consultation in all areas of law except those involving actions against employers or colleges.
- Students can also receive 25% discount for additional services provided by a network attorney.

Help finding Child or Eldercare

- Resources for childcare or eldercare anywhere in the US



Register and use ASAP by logging into www.MyFutureHealth.com