Insurance Questions & Answers for International Students

*Designed for the International Students of Florida Atlantic University*
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
Insurance Information

UnitedHealthcare StudentResources 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 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.

• Spring 2024 Waiver Deadline: January 9, 2024
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.
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 early January 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 1/1/2024 for Spring!
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.
Online Access

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

Students can review:
- Full Plan Benefits & Coverage
- Dependent enrollment information
- Dental & Vision Insurance Program
- Local In-Network Hospitals and Urgent Care Centers
- Search for Providers
- Travel Assistance
- How to File a Claim
- Alternate Insurance Waiver
- Personal Representative Appointment Form
Getting Started

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

Select “International Students & International Graduate Assistants”
Review Plan Coverage and Benefits

Review the Program Summary, Brochure, and Plan Certificate to learn about the FAU medical and psychological services.
IFS Dashboard

Accessing your account is easy. Make sure to visit www.InsuranceForStudents.com and select "User Login."
IFS Dashboard

Enter your Username and Password. If you need help with your login information, select "Forgot Username or Password."
IFS Dashboard

- View and Print your Member ID Card
- View and Print Receipts for IFS Policy Enrollments
- Access Features and Tools For Your Program
- Update your Personal Information
- Access FutureHealth
- View Policy PDF

Florida Atlantic University
MEDICAL CARE & INSURANCE
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%!
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.

UnitedHealthcare Student Resources and HealthiestYou have partnered together to provide access to doctors and mental health care 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!
Insurance For Students makes it very easy to search for doctors, specialists, walk-in clinics, and hospitals.

- Visit www.InsuranceForStudents.com/FAU
- Scroll down to Program Tools
- Select "Search for Providers"

---

Where Do I Find Providers?

Insurance For Students makes it very easy to search for doctors, specialists, walk-in clinics, and hospitals.

- Visit www.InsuranceForStudents.com/FAU
- Scroll down to Program Tools
- Select "Search for Providers"
Where Do I Find Providers?

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

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