

An Overview of

# Student Health Insurance

Office Of Human Resources Benefits Department

# Agenda

---

- Health Insurance Overview
- Commonly Used Health Insurance Terms
- Health Insurance for International Students
- How to Use Health Insurance
- Available Resources
- Questions

# Health Insurance Overview

---

# What is Health Insurance?



A contract that requires your provided health insurer to pay some or all of your health care costs in exchange for paying what's called a "premium."



Health insurance covers many health conditions and offers many other important benefits such as prescription drug coverage, wellness opportunities, & preventative care.



Without insurance coverage, healthcare costs can be extreme and could become your full responsibility.

# What are the different types of Health Insurance?

---



## Medical

### Eligible expenses Include:

Routine doctor visits, tests, hospital stays, prescription drugs and medical equipment

*Can sometimes cover eye or oral care in relation to a medical condition.*



## Dental

### Eligible expenses Include:

Dental expenses, Cleanings, x-rays, fillings, root canals



## Vision

### Eligible expenses Include:

Eye care services, routine eye exams, prescription eyewear, and contact lenses

# Commonly Used Health Insurance Terms

---

# Health Insurance 'Premium'

---

- **Premium:** The amount that you must pay for your health insurance on a designated basis by the insurance company.
  - Typically billed monthly.



# Deductible, Copayments & Coinsurance

## Deductible

- The initial amount that you must pay each plan year for covered benefits before the insurance plan begins to pay for covered benefits. If you have covered dependents including a spouse/domestic partner, and/or children, you will have a family deductible.



## Copayments

- The specified dollar amount that you are expected to pay at the time of service for certain covered benefits.



## Coinsurance

- The percentage of expenses for covered benefits that you are responsible to pay, after meeting your deductible.





# In-Network vs Out-of-Network

- **In-Network** - The phrase usually refers to physicians, hospitals, or other health care providers who are considered **participants** in an insurance plan.

- **Out-of-Network** - The phrase usually refers to physicians, hospitals, or other health care providers who are considered **nonparticipants** in an insurance plan.

## Example:

	In-Network Surgeon	Out-of-Network Surgeon
Billed Charges:	\$10,000	\$10,000
Participant Discounted Charge:	\$3,000	N/A
Coinsurance:	20% Coinsurance = \$600	50% Coinsurance = \$5000
Plan Pays:	80% = \$2,400	50% = \$5000
You Owe:	\$600	\$5000

# Prescriptions, PCPs & PDOs



## Prescription Drug

Drugs and medications that by law require a prescription from a doctor, or medical provider.



## Primary Care Physician (PCP)

A physician or medical doctor who directly provides or coordinates a range of health care services for a patient. Some insurance plans require that one is designated.



## Primary Dental Office (PDO)

A dentist or dental office who directly provides or coordinates a range of dental services for a patient. Some insurance plans require that one is designated.

# Specialists, Urgent Care & the Emergency Room



## Specialist

A physician specialist focuses on a specific area of medicine or a group of patients to diagnose (such as children/pediatric specialists), manage, prevent or treat certain types of symptoms and conditions.



## Urgent Care

Urgent care is a category of walk-in clinic focused on the delivery of ambulatory care in a dedicated medical facility outside of a traditional emergency room. Urgent care centers primarily treat injuries or illnesses requiring immediate care, but not serious enough to require an emergency room visit.



## Emergency Room

The department of a hospital that provides immediate treatment for an acute illness or trauma.

# Health Maintenance Organization (HMO/DHMO) vs Preferred Provider Organization (PPO) Plans

## HMO (medical) / DHMO (dental) Plans:

- Requires selecting a Primary Care Physician (PCP) or a Primary Dental Office (PDO).
- All services must be rendered through your PCP/PDO (if required by insurance coverage) and treatment with a specialist must be referred by your PCP/PDO (if required by insurance coverage).
- Your PCP/PDO must participate in the HMO/DHMO Network in order to have services/claims covered by insurance.
- Smaller network of providers

## PPO Plans:

- Do not require selecting a PCP or PDO
- Can coordinate your own care with specialists
- Larger network of providers

# Health Insurance for International Students

---

# Health Insurance in the U.S.

---



- There is **no universal or national health insurance** in the United States (US).
- Obtaining **medical, dental, and vision insurance** is a personal responsibility.
- The University of Pittsburgh **strongly encourages that all international students purchase and maintain health insurance while enrolled in courses** at the University.

# Health Insurance in the U.S.

---



- International students have the option to purchase the UPMC Student Medical Plan or other insurance through several external insurance providers. If you've enrolled in coverage other than the UPMC Student Medical Plan, you are required to attest that you have coverage each year during the Student Enrollment Period.
- The UPMC Student Medical Plan satisfies the J-1 Visa holder requirements.
- Information about [enrolling in student health coverage](#) is available online.

# How to Use Health Insurance

---





# Using Medical Insurance

- Find Providers that accept your insurance

UPMC Health Plan (medical)

Calling Customer Service at 1-888-499-6885

Online Search:

- Go to [www.upmchealthplan.com](http://www.upmchealthplan.com)
- Select '**Find Care**' at the top of the page
- Select either the '**I'm A Member**' or '**I'm Just Browsing**' tab
- Choose the type of care (medical or behavioral health)
- Choose to search either by name or by specialty
- Enter zip code
  - Search tips
- If selecting '**I'm A Member**,' enter your member ID number to verify your plan
- If selecting '**I'm Just Browsing**,' you will need to verify that your plan is accepted
- To verify, select the office/doctor and then select '**Show Networks Accepted**'

# Using Dental Insurance



- Find Providers that accept your insurance

## United Concordia (Dental)

Calling Customer Service: 1-877-215-3616

Online Search:

DHMO Plan use 'DHMO Concordia Plus General Dentist' (GRADUATE STUDENTS)

- Visit [UnitedConcordia.com](https://www.unitedconcordia.com)
- Click the **Find a Dentist** button at the top
- Type in a Pennsylvania zip code or city and state, and then click **Search**
- Pick **DHMO Concordia Plus General Dentist** from the drop-down list

PPO plan use 'Advantage Plus' (UNDERGRADUATE STUDENTS)

- Visit [UnitedConcordia.com](https://www.unitedconcordia.com)
- Click on **Find a Dentist** button at the top
- Type in an office location or a dentist's name
- Select the **Advantage Plus** network from the drop-down list

# Using Vision Insurance



- Find Providers that accept your insurance

**Davis Vision by MetLife (vision)**

Calling Customer Service at 1-888-777-7418

Online Search:

- Go to MetLife.com
- Scroll to '**How can we help you**' and select '**Find a vision provider**'
- Select '**MetLife Vision – Davis**'
- Complete the demographics section (location, mile radius, etc.)
- Click '**Search Now**' to obtain a provider list based on your inputs in step 4

# How to Make an Appointment

---



1. Once you find a provider, inquire if they accept your insurance
  - Once you confirm your insurance coverage is accepted, you can now make an appointment
  - When making an appointment make sure the appointment date is for when your coverage is active (i.e. If coverage starts Sept. 1, don't make an appointment until after Sept. 1)
2. Make sure you carry your insurance card with you (or have the digital version available) at every appointment
3. You might owe a copayment at the time of service, where applicable
4. You may receive a bill for any additional balances due

# Available Resources

- **University Offered Insurance Providers**
  - UPMC Health Plan: 1-888-499-6885, option #4 for students
  - United Concordia: 1-877-215-3616
  - Davis Vision by MetLife: 1-833-393-5433
- **Pitt Benefits Department**
  - Customer Support can be reached at 833-852-2210 or by submitting an [online inquiry](#)
  - For any questions regarding system errors or how to access the enrollment platform
- **University of Pittsburgh Student Health Service, Counseling Center & University Pharmacy**
  - **Student Health Services Clinic**
    - Mark A. Nordenberg Hall  
Wellness Center, 119 University Place, Pittsburgh, Pa. 15260
    - Student Health Services: 412-383-1800
    - Counseling Center: 412-648-7930
    - University Pharmacy: 412-383-1850

Office of Human Resources, Benefits Department

# Thank you!

---

<https://www.hr.pitt.edu/students/student-health-plans>