

Student Health Insurance: An Overview

Office of Human Resources
Benefits Department

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 and preventative care.
- Without insurance coverage, healthcare costs can be extreme.

Commonly Used Health Insurance Terms

- **Premium:** The amount that you must pay for your health insurance on a monthly basis.
- **Deductible:** The initial amount that you must pay each year for covered benefits before the insurance plan begins to pay for covered benefits. If you have several covered dependents including a spouse/domestic partner, and/or children, you will have a family deductible.
- **Copayment:** The specified dollar amount that you pay at the time of service for certain covered benefits. You are expected to pay your copayments at the time of service.
- **Coinsurance:** The percentage of expenses for covered benefits that you are responsible to pay, after meeting your deductible.

Commonly Used Health Insurance Terms

- **Prescription Drug:** Drugs and medications that by law require a prescription from a doctor.
- **Out-of-Network:** The phrase usually refers to physicians, hospitals, or other health care providers who are considered nonparticipants in an insurance plan.
- **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.
- **Specialist:** A physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent or treat certain types of symptoms and conditions.

Commonly Used Health Insurance Terms

- **Emergency Room:** The department of a hospital that provides immediate treatment for an acute illness or trauma.
- **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.

International Students

- 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 **encourages all international students to purchase and maintain health insurance while enrolled in courses** at the University.
 - International students have the option to purchase the UPMC Student Medical Plan or other insurance through a number of 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.

Resources

- **UPMC Health Plan:** 1-888-499-6885, option #4
- **United Concordia:** 1-877-215-3616
- **Davis Vision by MetLife:** 1-833-393-5433
- **Pitt Benefits** can be reached at 833-852-2210 or by submitting an [online inquiry](#)
 - For any questions regarding system errors or how to access the eBenefits platform
- **University of Pittsburgh Student Health Service, Counseling Center & University Pharmacy**
 - 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

