Oklahoma State University
Student Health Insurance

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https://www.uhcsr.com
Student Health Insurance – Overview

The Oklahoma State University student health coverage is administered by UnitedHealthcare Student Resources.

- Medical and prescription drug insurance plan
- TeleHealth
- Global Emergency Services

UnitedHealthcare Choice Plus Network

- Nationwide network of doctors and facilities
Web and Mobile Device Access

**uhcsr.com/OKstate**
- Contact Links
- Provider Search
- Plan Brochures
- Ancillary Products

**uhcsr.com/myaccount**
- View/print ID Card
- Provider Search
- View Claims
- Telehealth Products
- 1095-B Access
- Contact Links
- Personal Representative Appointment
- Plan Documents
- Message Center
Mobile App Features

- Download/Email/Fax ID Card
- Provider Search
- Ancillary Products
- Contact Links
- Personal Representative Appointment
- Care Continuum
Student Health Insurance Plan Highlights

This student injury and sickness insurance coverage is underwritten by UnitedHealthcare Insurance Company and is based on policy 2019-5348-1. The Certificate of Coverage provides details of the coverage including costs, benefits, exclusions, any reductions or limitations, and the terms under which the coverage may be continued in force. The Certificate of Coverage may be viewed and downloaded at www.uhcsr.com/OKstate.
## Student Health Insurance - Plan Highlights*

<table>
<thead>
<tr>
<th></th>
<th>Preferred Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$500 Per Insured Person, Per Policy Year Deductible</td>
<td>$1,000 Per Insured Person, Per Policy Year Deductible</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>80% of Preferred Allowance for Covered Medical Expenses</td>
<td>60% of Usual &amp; Customary Charges for Covered Medical Expenses</td>
</tr>
<tr>
<td>(All benefits are subject to the satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.)</td>
<td>$20 Copay for Tier 1 / $50 Copay for Tier 2 / $50 Copay for Tier 3 up to a 31-day supply per prescription when filled at a UnitedHealthcare Pharmacy</td>
<td>$20 Copay per Prescription for generic drugs / $50 Copay per Prescription for brand name up to a 31-day supply per prescription</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td>$20 Copay per visit</td>
<td>70% of Usual &amp; Customary</td>
</tr>
<tr>
<td><strong>Outpatient Physician’s Visits</strong></td>
<td>$30 Copay per visit</td>
<td>$100 Copay per visit; then 80% of Usual and Customary (Copay waived if admitted to the hospital)</td>
</tr>
<tr>
<td><strong>Medical Emergency</strong></td>
<td>$100 Copay per visit; then 80% of Preferred Allowance (Copay waived if admitted to the hospital)</td>
<td>$100 Copay per visit; then 80% of Usual and Customary (Copay waived if admitted to the hospital)</td>
</tr>
<tr>
<td><strong>Laboratory Procedures</strong></td>
<td>$20 Copay per visit 80% of Preferred Allowance</td>
<td>60% of Usual and Customary</td>
</tr>
</tbody>
</table>

*This chart provides a brief summary of some of the benefits available under the plan. Refer to the Certificate of Coverage for a full description of benefits. Limitations and exclusion apply.*

Visit [www.uhcsr.com/OKstate](http://www.uhcsr.com/OKstate) to review the full plan Certificate.
The Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses when treatment is rendered at the Student Health Center for all services listed in the schedule of benefits.

- Prescription Drugs at the SHC have $10 Copay for Tier 1 Prescription Drugs and a $25 Copay for Tier 2 Prescription Drugs (up to a 31-day supply per prescription).

University Health Services is open Monday - Friday, 8 am - 5 pm and is located at 1202 West Farm Road.
Student Health Insurance - Important Questions

What is the Overall Deductible?
• Preferred Providers $500 (per Insured Person); Out of Network $1,000 (per Insured Person)
• Generally, you must pay all of the Covered Medical Expenses from providers up to the deductible amount before this plan begins to pay.

Are there services covered before you meet your deductible?
• Yes. Preventive care, Pediatric Dental/Vision and categories with copay are covered before you meet your deductible. A copayment or coinsurance may apply.

What is the out–of–pocket limit for this plan?
• Preferred Providers $5,000 (per Insured Person, per Policy Year), $10,000 (for all Insureds in a Family, per Policy Year); Out of Network $10,000 (per Insured Person, per Policy Year)
• The out-of-pocket limit is the most you could pay in a year for covered services.

Will you pay less if you use a network provider?
• Yes. Visit www.uhcsr.com/okstate or call 1-800-767-0700 for a list of network providers.

Visit www.uhcsr.com/OKstate to review the full plan Certificate.
Telehealth Products – HealthiestYou

Minute average wait to speak to a doctor

- <10

- 24/7/365 access to Board Certified Physicians
- Access via phone, web or mobile app
- No consultation fee for UHCSR members
- Scheduled appointments available
- Prescriptions are sent to pharmacy of choice (if warranted)

telehealth4students.com
College students are diagnosed or treated for anxiety*

1 in 5

- Access to Licensed Counselors – average 13 years clinical experience
- Access via web or mobile app
- Helps members with depression, stress, anxiety, relationship, grief
- No consultation fee for UHCSR members
- Intake questionnaire matches Member to appropriate counselor

*American College Health Association’s 2017 survey

counseling4students.com
Contact Information

**UnitedHealthcare StudentResources**
Customer Service
- Telephone: 1-800-767-0700
- Email: customerservice@uhcsr.com
- Website: www.uhcsr.com/OKstate

**OSU Human Resources**
Where to get help
- Telephone: 405-744-5449
- Email: osu-benefits@okstate.edu