

2009-2010 Health Care Tips for students

UK offers a two-part healthcare system...



1. University Health Service/Health Fee

The University Health Service is a student clinic focused on the clinical needs of UK students. You have access to unlimited, free office visits by paying the health fee; *including many routine and preventative services*. This university fee is mandatory for all undergraduate students enrolled in 12+ credit hours and graduate students enrolled in 9+ credit hours and is automatically included on your student account as part of your tuition and fees. The \$180 per semester fee is voluntary for students enrolled in zero or two-credit hour dissertation classes and for all part-time students. The health fee can be requested through Student Billing at (859) 257-3406. Note: there is a deadline each semester to add this fee.

What is available at UHS?

Family Practice, Internal Medicine, Gynecology, Psychiatry, Emergency Medicine, Occupational Medicine

Three reasons to go the UHS first:

- Routine and preventive care
- Availability of appointments
- Services covered by your health fee will not count against your insurance maximums

University Health Service:

Health Service Information: (859) 218-3208,
Appointments: (859) 323-2778

Online at www.uky.edu/studentaffairs/uhs

- View services covered by the health service
- Clinic hours/location

2. Aetna Student Health Insurance Plan

The Aetna Student Health Insurance Plan is customized to work well with UHS. The insurance is intended for matters beyond your health fee in relation to a specific injury or illness, including hospitalization and prescription benefits.

Students eligible to purchase this health insurance plan are broken into three enrollment groups:

1) "Funded Graduate Students" are automatically enrolled in the Student Health Insurance Plan.

Eligibility is determined by the Graduate School. Each fall and spring semester you must be 1) Degree-seeking, 2) Enrolled in the Graduate School, and 3) Fully-funded by the University in the form of a full-time assistantship or qualifying fellowship. *Changes with your assignment, fellowship or status may affect your eligibility.* See www.gradschool.uky.edu for more information.

2) International Students are automatically enrolled in the plan and the premium is placed on their student bill.

Students with J1, J2 or F1 visa status are required to have insurance. To complete the enrollment process, simply pay your student bill. See www.uky.edu/intlaffairs for more information.

3) Other UK students and the dependents of insured students may choose to purchase this health insurance plan online.

Enroll online at www.aetnastudenthealth.com.

Plan basics:

- **This health insurance plan is a PPO (Preferred Provider Organization).** A PPO is a group of health care providers who agree to accept a "group rate" fee for services from the insurance company in exchange for a large number of patients. In other words, the health care providers you choose will affect your out-of-pocket expenses. *Remember: using UK health care providers will save you money.* UK providers will waive your \$200 annual deductible and many services are covered at 100% to the published benefit maximums. See page 2 of the plan brochure for the details of this three-tier plan.
- **Your policy is an injury and illness plan.** Since this plan is designed to compliment the health fee, most preventive and routine care is not included in the insurance coverage. See "Summary of Benefits Chart" on page 11 of your plan brochure for specifics.
- **Participating in this student insurance does not mean all of your health care costs are paid in full by the company.** It is your responsibility to familiarize yourself with this plan. Limitations and exclusions must be applied to the coverage as a means of cost containment. The best way to make this coverage work for you is to be informed and proactive. Check the covered benefits before your procedure whenever possible. Know the specifics and communicate them to your health care provider.

Aetna Student Health Insurance customer service: 1-888-834-4690

Online at www.aetnastudenthealth.com

Click "Find Your School" to search for University of Kentucky

- View the plan brochure to understand the specifics of the plan
- Enroll yourself and your dependents online

UK Insurance Coordinators: studentinsurance@email.uky.edu

- Discuss questions not resolved by Aetna's customer service about claims or enrollment