



OISS

EASTERN
MICHIGAN UNIVERSITY
OFFICE FOR INTERNATIONAL STUDENTS & SCHOLARS



Health Insurance and Health Care

Esther Gunel
Fall 2024

Health Care in the USA

- Unlike many other countries, the United States does not provide socialized medicine.
- The U.S. government pays nothing for your health care.
- The American healthcare system is one of the best (and most expensive) in the world.
- You can seek care from hospitals, private doctors, urgent care centers and private clinics.

You are required to have an annual health insurance coverage for the entire duration of your study at EMU (September 1st - August 31st).

Health insurance will lower the cost you will pay for the treatment and medicines.

Common Insurance Terms and Definitions

- **Preferred Providers (In Network)**

Health care providers who have contracted to provide specific medical care at a negotiated price.

- **Out of Network**

Providers who have not agreed to any prearrange fee schedules. May incur significant out-of-pocket expenses.

- **Co-Pay**

Standard charge(s) for office visits and prescriptions.

- **Deductible**

The amount you pay out of your own pocket before the insurance will pick up any of the costs of healthcare.

- **Out-of-Pocket**

The portion of the charges you are responsible for after the deductible and copays are met.

- **Exclusions and Limitations**

Conditions or services not covered by the health plan, i.e. elective surgery, experimental procedures. procedures are not medically necessary



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EMU STUDENT INSURANCE

Student Health Insurance

- You are required to have EMU insurance
- Cost has been placed on your e-Bill
- The annual insurance cost is \$2,145, and is billed in 3 payments of \$715. The winter and summer charges will appear on your winter student bill
- Early arrival insurance before Sept 1 (an additional \$82 charge)
- Coverage is year-round and worldwide

University Health Services

- Insurance questions
- Claims assistance
- Forms & Resources
 - Insurance waiver form
 - Special Refund Request Form

Waiver deadline for Fall 2024 is September 6, 2023

student_insurance@emich.edu

Information and links can be found at the Student Insurance website
<https://www.emich.edu/staying-healthy/student-health-insurance/index.php>

Student Health Insurance

We strongly encourage students to be covered by a health care plan. If you are looking for affordable coverage, Eastern Michigan University offers a comprehensive student insurance policy through [United HealthCare Student Resources \(Policy #2024-1437-1\)](#).

Important Reminder for the 2024-2025 Policy Year

Only EMU students are eligible for the 2024-2025 EMU student insurance policy. Dependents are not eligible for this policy.

Quick Facts

+

International Students FAQs

+

Policy Pricing

+

Purchasing Information

+

Forms and Resources

- [UnitedHealthcare Student Resources \(Policy #2024-1437-1\)](#)
- [Student Insurance Waiver Form \[PDF\]](#)
- [Special Refund Request Form \[PDF\]](#)
- [Authorization to Release Medical Record Information \[PDF\]](#)

Office Hours

Documents may be dropped-off at the Student Insurance Office Monday—Wednesday between 9 a.m. and 4 p.m.

Location

The Student Health Insurance Office is located at 246F Student Center.

Contact

Phone: 734.487.3048

Email: student_insurance@emich.edu

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Visit the UHCSR
website at
<https://www.uhcsr.com/emich>

**UnitedHealthcare Student
Resources Medical Student
Plan (Policy #2024-1437-1)**



Eastern Michigan University

ID Card

Find Providers ▾

Find Pharmacy ▾

Helpful Links ▾

Welcome to your student health insurance plan page.

For plan details, including benefits and rates, please refer to the Plan Information section below.

Policy Year
2024 - 2025 ▾

Medical - Student Plan
Policy #2024-1437-1



[Explore Policy](#)

Discount Dental Program



[Read More](#)



Medical - Student Plan

2024-1437-1



Policy Documents

Brochures - Certificates

Summary Documents

Value Added Benefits/Services

Telehealth Medical

Telehealth Behavioral

StudentAssist

Additional Assistance Services

Brochures - Certificates

[Certificate](#)

Summary Documents

[Summary Flyer](#)

Get Started



2024 - 2025 Student Health Insurance Plan: Eastern Michigan University

Who can enroll?

All registered International students and English Language Program students are automatically enrolled in this plan on a hard waiver basis. All Domestic full-time Undergraduate and Graduate Students, Students on OPT and Visiting Faculty/Scholars, are eligible to enroll in this insurance plan on a voluntary basis. Degree-seeking students taking online courses count toward the eligibility requirement that the Named Insured actively attend classes.

The student (Named Insured, as defined in this Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study and correspondence courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

Coverage periods, plan cost and deadline dates

	Annual	Fall	Winter	Summer
Open enrollment end dates	10/15/2024	10/15/2024	1/30/2025	5/30/2025
Coverage dates	9/01/2024 - 8/31/2025	9/01/2024 - 12/31/2024	1/01/2025 - 4/30/2025	5/01/2025 - 8/31/2025
Student	\$2,145.00	\$715.00	\$715.00	\$715.00

Rates are subject to regulatory approval and may change.

Plan resources at your fingertips

View benefits, submit a claim and download your ID card via My Account uhcsr.com/myaccount

Find an in-network provider **Options PPO**

Find a prescription drug provider **Optum Rx**

Value-added benefits and services (Student Assist¹, HealthiestYou², UHC Global³) uhcsr.com/myaccount

Plan highlights

Metallic Level: Gold with actuarial value of 85.110%

Benefits	Select Providers	Preferred Providers	Out-of-Network Providers
Overall Plan Maximum	There is no overall maximum dollar limit on the Policy		
Plan Deductible	\$0 Per Insured Person, per Policy Year	\$250 For Each Injury or Sickness	\$250 For Each Injury or Sickness
Out-of-Pocket Maximum <i>After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any applicable benefit maximums. Refer to the plan certificate for details about how the Out-of-Pocket Maximum applies.</i>	\$1,250 Per Insured Person, Per Policy Year	\$5,000 Per Insured Person, Per Policy Year	\$10,000 Per Insured Person, Per Policy Year
Coinurance <i>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.</i>	100% of Allowed Amount for Covered Medical Expenses	80% of Allowed Amount for Covered Medical Expenses	70% of Allowed Amount for Covered Medical Expenses
Prescription Drugs <i>UHCP Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy at 2.5 times the retail Copay up to a 90 day supply.</i>	Not Available	\$10 Copay per prescription Tier 1 \$20 Copay per prescription Tier 2 \$60 Copay per prescription Tier 3 up to a 31-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP) Retail Network Pharmacy not subject to Deductible	50% of billed charge after Deductible
Preventive Care Services <i>Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No Deductible, Copays, or Coinurance will be applied when the services are received from a Preferred Provider. Please visit www.healthcare.gov/preventive-care-benefits/ for a complete list of the services provided for specific age and risk groups.</i>	100% of Allowed Amount	100% of Allowed Amount	No Benefits
The following services have per service copays <i>This list is not all inclusive. Please read the plan certificate for complete listing of copays.</i>	Physician's Visits: \$ 10	Physician's Visits: \$ 20 after Deductible	Physician's Visits: \$ 20 after Deductible

Questions about your plan?

Contact Customer Service at 1-800-767-0700
or at customerservice@uhcsr.com

Summary Brochure



Eastern Michigan University

ID Card

Find Providers

Helpful Links

Medical - Student Plan

2024-1437-1

Welcome to your student health insurance plan page.
For plan details, including benefits and rates, please refer to the Plan Information section below.

Policy Documents

Brochures - Certificates

Summary Documents

~~Value Added Benefits/Services~~

Telehealth Medical

Telehealth Behavioral

StudentAssist

Additional Assistance Services

Healthiest YOU:**Telehealth Medical**

24/7 - 365 days access
via phone or online with
a physician

Telehealth Behavioral

Counseling services via
phone or online with a
Psychiatrist
Psychologist
Therapist

StudentAssist

- 24/7 in the moment support
- A lawyer's advice
- Financial questions
- Mediation
- Toll free number to call

Find Health Care Providers & Pharmacy



Eastern Michigan University

[ID Card](#)

[Find Providers](#) ▼

[Find Pharmacy](#) ▼

[Helpful Links](#) ▼

Welcome to your student health insurance plan page.

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INSURANCE CARD



Login to My Account



Eastern Michigan University

ID Card

Find Providers ▼


Find Pharmacy ▼

Helpful Links ▼

Welcome to your student health insurance plan page.

For plan details, including benefits and rates, please refer to the Plan Information section below.

Create & log into your account to print your insurance ID card

 HealthSafe ID*

Secure, convenient sign in.

Use your HealthSafe ID® to access your accounts using a single ID and password. [Learn more.](#)

Username or Email Address


Password

☐ Remember my username (Optional)

[Sign In](#)

[Register now](#)

Forgot [username](#) or [password](#)?

 HealthSafe ID*

First Name

Last Name

Date of Birth (mm-dd-yyyy)

Identification Type [Help](#)

☐ SR ID

☒ Student ID / Civil ID / National ID (SACM)

Student ID / Civil ID / National ID (SACM)

**Insurance card
will be available
the week of
Sept 9.**

**Before getting
the insurance
card - Keep
all medical
receipts to file a
claim later**

Seeing a Doctor

If you are unsure whether you should go to your primary care doctor, urgent care, or the emergency department at a hospital, call the member phone number at the back of your insurance card

UnitedHealthcare 2023-24 Academic Year
Student Resources

Insured: @@FullName@@
SR ID #: @@SIDID@@ Policy # (80840): 2023-451-1
Plan Name: XXXXUniversity
Members: Customer Service 1-866-348-8472
Providers: Customer Service 1-888-224-4875

Copays: \$100 ER; RX: \$10 Tier 1; \$25 Tier 2; \$40 Tier 3
DED IND/FAM OOPM IND/FAM
INN:\$400/ INN:\$2000/\$4000
OON:\$800/ OON:\$3000/\$10500

Optum Rx
Rx Bin;
Rx PCN;
Rx Group:

MultiPlan UnitedHealthcare Choice Plus PPO
ID1:23S Underwritten by UnitedHealthcare Insurance Company

Members: We're here to help. Check benefits, view claims, find a doctor, ask a question and more.
Web: myuhc.com
Phone: 888-555-4444

Providers: 877-842-3210 or UHCprovider.com
Medical Claims: PO Box 740800, Atlanta GA 30374-0800

Pharmacists: 888-290-5416
Pharmacy Claims: OptumRx PO Box 650540 Dallas, TX 75265-0540

UnitedHealthCare Student Resources

UHCSR Customer Service:

1-800-767-0700

Mon to Fri @ 8am-8pm

or email -

customerservices@uhcsr.com

If your provider won't directly charge your Student Insurance card...

Keep the receipts for any bills you pay!

Contact student_insurance@emich.edu for assistance with filing a claim for reimbursement



Seeing a Doctor

Emergency Room vs Urgent Care



24/7 service - within a hospital



Walk-in clinics for non-life-threatening conditions

Urgent Care

(Trinity Health IHA Urgent Care @ EMU)

If it is **not** an emergency or after hours, go to an Urgent Care Clinic for minor medical conditions:

- ☐ Ear or sinus infections
- ☐ Sore throat, coughing, and fever
- ☐ Minor cuts and burns
- ☐ Non-severe headaches
- ☐ Stomach & abdominal pain
- ☐ Vomiting and diarrhea

Emergency Room (ER)

When to go to the hospital

(Trinity Health Ann Arbor St. Joe's hospital)

- ❑ Difficulty breathing
- ❑ Intense & prolonged chest pain
- ❑ Head injury
- ❑ Lots of bleeding
- ❑ Sudden or intense vomiting, or vomiting blood
- ❑ Confusion, difficulty walking or talking

Ambulance/Paramedic Unit

The average cost ranges from \$400 to \$1,200+



SELECT PROVIDERS

Select Providers

- Trinity Health IHA Medical Group @ EMU
- Trinity Health Ann Arbor St. Joe's hospital

Preferred/In-network Providers

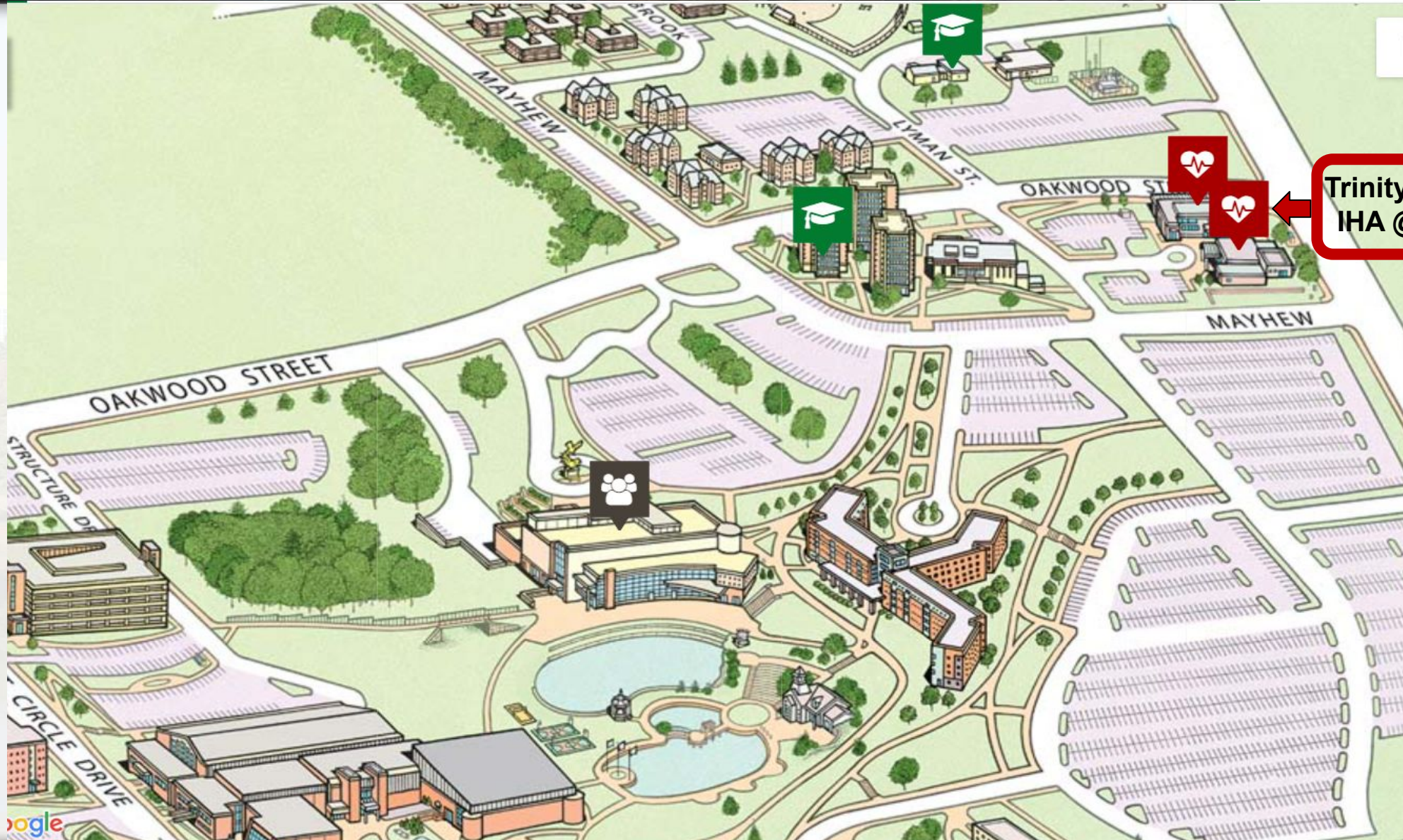
Out-of-network Providers



Trinity Health IHA Medical Group @EMU

Select Provider for EMU Insurance Plan

Map



Trinity Health
IHA @ EMU

Trinity Health IHA Urgent Care @EMU

Call (734) 896-4112 or visit <https://ihacares.com/locations/mi/ypsilanti/iha-urgent-care-@-emu>

Trinity Health IHA Urgent Care – EMU

Closed – Opens at 8:00 AM

Save Your Spot

MyChart

Start a Virtual Urgent Care
Visit



Address

1065 N. Huron River Dr., Ypsilanti, MI
48197

[Get Directions](#)

Contact

Phone: (734) 896-4112

Fax: (734) 896-4113

Social: 

Hours

Fri	8:00 AM – 8:00 PM
Sat	8:00 AM – 4:00 PM
Sun	8:00 AM – 4:00 PM
Mon	8:00 AM – 8:00 PM
Tue	8:00 AM – 8:00 PM
Wed	8:00 AM – 8:00 PM
Thu	8:00 AM – 8:00 PM

Location and Hours

<https://ihacares.com/locations/mi/ypsilanti/iha-primary-care-@-emu>

Trinity Health IHA Medical Group, Primary Care – EMU

Closed – Opens at 7:00 AM

[Make an Appointment](#)

[Schedule Flu Shot](#)



Address

1065 N. Huron River Dr., Suite 100
Ypsilanti, MI
48197

[Get Directions](#)

Contact

Phone: (734) 896-4110

Fax: (734) 896-4111

Social: 

Hours

Fri	7:00 AM – 5:00 PM
Sat	Closed
Sun	Closed
Mon	7:00 AM – 5:00 PM
Tue	7:00 AM – 5:00 PM
Wed	7:00 AM – 5:00 PM
Thu	7:00 AM – 5:00 PM

Trinity Health IHA Medical Group @ EMU

Types of Services: Primary Care & Urgent Care

Clinical Visits

- Evaluation and treatment for illnesses and injuries
- Women's Health Clinic (annual exams, problem visits)
- Physical exams (class requirements, employment, internships)

Nurse Visits

- Immunizations
- **TB testing**
- Allergy injections

Laboratory & X-ray Services

Trinity Health IHA Medical Group @ EMU

Accessing Care

- **Primary Care - Scheduled Appointments & Walk-ins**
- **Urgent Care - Walk-ins vs Save Your Spot & After-Hours Care**

Payment Options

- **Cash/Personal Checks**
- **Credit Card (Visa, MasterCard, Discover)**
- **EMU Insurance**
- **Selected other insurance policies**

Medical Pharmacy

Name	Address	City
Ann Arbor Professional Pharmacy	6 W Michigan Ave	Ypsilanti
Arbor Lakes Pharmacy	1549 Holmes Road	Ypsilanti
Canali's Medical Pharmacy	200 Arnet Street	Ypsilanti
CVS Pharmacy #01758	5408 Whittaker Road	Ypsilanti
CVS Pharmacy #08023	1415 E Michigan Ave	Ypsilanti
CVS Pharmacy #08083	3090 Carpenter Road	Ypsilanti
CVS Pharmacy #08165	2151 Washtenaw Ave	Ypsilanti
CVS Pharmacy #16629	3749 Carpenter Road	Ypsilanti
Eastern RX	1159 E Michigan Ave Suite C	Ypsilanti
Franks Drugs Inc	204 W Michigan Ave	Ypsilanti
Genoa Healthcare, LLC	555 Towner Street	Ypsilanti
Infusion Health	3145 W Clark Road Ste 201	Ypsilanti
Kroger Pharmacy #520	1771 Michigan Ave	Ypsilanti
Kroger Pharmacy #689	3200 Carpenter Road	Ypsilanti
Kroger Pharmacy #707	2010 Whittaker Road	Ypsilanti
Meijer Pharmacy #027	3825 Carpenter Road	Ypsilanti
Mymed Pharmacy	2616 Washtenaw Ave	Ypsilanti
Rite Aid pharmacy 04363	1015 Emerick Street	Ypsilanti
Salems Pharmacy	313 Ecorse Road	Ypsilanti
Sams Pharmacy 10-6667	5450 Carpenter Road	Ypsilanti
Sav-Mor#65 Eastern Pharmacy	1159 E Michigan Ave	Ypsilanti
Trinity Health Pharmacy – Reichert Center	5333 Mcauley Drive	Ypsilanti
Walgreens #5398	2170 Washtenaw Road	Ypsilanti



Trinity Health

IHA Medical Group
Primary Care @ EMU

TB Testing for International Students

- Students who are required to do the TB testing will receive an email notification
- Bring the UHCSR Insurance Card & EMU ID card to Trinity Health IHA on campus on a designated day for testing

Resources:
Centers for Disease Control and
Prevention
www.cdc.gov

Overview:

Step #1 TB Clinic to
get test done

Step #2 Return to
clinic 2-3 days later
to get test read

Step #3 Results
NEG (-) All done
POS (+) next tests

What is a TB Test?

- Skin Test with 2 steps (Mantoux)
 - 1) Injection of small amount of fluid just under skin in forearm. You will feel just a small needle prick.
 - 2) Come back 2-3 days later to have health care worker look to see if you have had a reaction. A reaction will be swelling or a bump.
- No reaction – Negative result will be passed on to EMU for reporting
- Reaction – May just have TB ‘germs’ in your body but not necessarily TB disease
 - Further tests include Chest X-ray and blood draw

WHAT TO EXPECT:

Arrive to Clinic with picture ID,
Insurance Card, current address &
phone number

Sign a form that allows us to give
the results of test to EMU

Screening form – History of TB
tests, TB diagnosis, or BCG vaccine.
Country of birth

Additional information

- **No cost at time of service. Insurance will be billed.**
- **If you don't return at designated time for step #2. you will need to start process over and may need to pay out of pocket.**
- **Assistance and interpreter service available if needed.**

HEALTH AND INSURANCE RESOURCES

UnitedHealthCare Student Resources

Health Insurance videos: <https://www.uhcsr.com/video>



FAQ



Glossary



Health Insurance 101



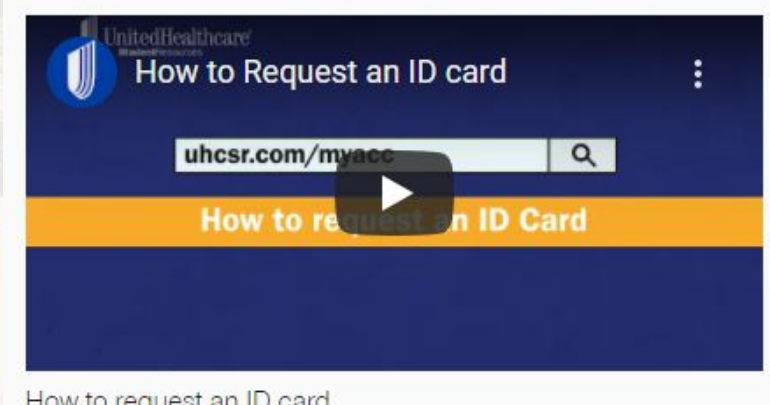
Videos



What are Deductibles, Coinsurance, and Copays?



How to Create My Account



How to request an ID card

Important Contact Information

EMU Student Insurance Office

<https://www.emich.edu/uhs/student-insurance>
student_insurance@emich.edu

(734) 487- 3048

Counseling and Psychological Services

<https://www.emich.edu/caps>

(734) 487-1118

Trinity Health IHA Medical Group @ EMU

<https://ihacares.com/locations/mi/ypsilanti/iha-primary-care-@-emu>

(734) 896-4112

Healthiest U 24/7 Doctor's Office

www.telehealth4students.com

(855) 870-5858

support@healthiestu.com

Most Important Things You Can Do

- Understand your insurance plan
www.uhcsr.com/emich
- Print your insurance card and carry it with you
- Live a healthy lifestyle to reduce stress and chances of illness or injury
- Eat and sleep well, and have fun in your study@EMU !!



Thank You!