

# 7 Things You Should Know About Your Health Coverage Provided by UHS & Aetna Student Health

*Information from UHS and GOG for students enrolled in Aetna Student Health for 2010-2011.*

## **1. Visits to see a UHS health care provider are covered by the mandatory health fee.**

Call 585-275-2662 to schedule an appointment at the University Health Service (UHS). You may want to put this number in your cell phone. If you need to see a specialist in Monroe County, you must first obtain a referral from your UHS provider; a referral is not needed outside Monroe County. Visits to specialists require a \$10 co-pay with a maximum benefit of \$500 per specialty per year.

## **2. There is a physician on-call and available by phone 24/7.**

Whenever UHS is closed, a UHS physician is on-call and available by phone for urgent concerns that cannot wait until the offices re-open. When you call UHS at 585-275-2662 after hours, the answering service will contact the physician who will call you back within 15-20 minutes.

## **3. Time-limited mental health services at UCC are covered by the mandatory health fee.**

The mandatory health fee covers time-limited individual and couples therapy and unlimited group therapy at the University Counseling Center (UCC). Call 585-275-3113 to schedule appointments. You can call the UCC after hours emergency service if you are in distress or are concerned about a friend. A UCC mental health professional-on-call can be reached 24/7. For more information, check [www.rochester.edu/ucc](http://www.rochester.edu/ucc). In addition to visits to UCC, Aetna Student Health covers a limited number of visits to other providers.

## **4. Prescriptions purchased at UHS are covered by Aetna Student Health at no cost to the student.**

Some prescription medications prescribed by UHS providers (e.g. birth control, antibiotics) are available for purchase at UHS offices. For any prescription that can be purchased at UHS, UHS bills Aetna Student Health directly on your behalf, and you are not charged. UHS also sells some non-prescription medications, often at a lower cost than a local pharmacy. You are responsible for payment for non-prescription medications. Non-prescription medications are not covered by the Aetna Student Health insurance plan.

## **5. Aetna Student Health provides coverage for prescriptions purchased outside UHS.**

When you purchase prescription medications outside UHS, you must pay a \$250 deductible out-of-pocket before the coverage for prescriptions begins. This deductible may be met through the purchase of one or two expensive prescriptions or through the purchase of several less expensive prescriptions. Aetna Student Health tracks your expenditures so always provide your insurance card. After the deductible is met, you are charged a co-payment of \$10, \$25, or \$50 per 30 day supply depending on the type of medication purchased (i.e., generic, preferred, or non-preferred brand); Aetna covers the rest of the cost.

## **6. Aetna Vital Savings provides discounts on vision, dental and other services.**

Aetna Student Health does not cover vision or dental services; however, they do offer discounts for visits with some providers. To find out which providers offer discounts with this program, go to <http://www.aetnastudenthealth.com>. Log-in or sign-up and search for a health care provider.

## **7. On Call International provides health coverage when you are traveling internationally.**

On Call International is a benefit included in the Aetna Student Health plan. If you are sick and at least 100 miles from your home, On Call International can assist you (e.g., bring you back home, bring a family member to you, etc.) if you contact them before making arrangements on your own. If you did not receive a card about On Call International, call 866-525-1956 (or internationally, call collect +001 603-328-1956).

**Visit the UHS web site ([www.rochester.edu/uhs](http://www.rochester.edu/uhs)) for information about UHS. Visit the UR Aetna Student Health website for information about benefits, exclusions and claims status.**

**If you have questions about insurance benefits, call Aetna Customer Service at 1-800-897-7042.**