Student Health and Counseling Services
2014-15

- SVA-sponsored Student Health Insurance
- Online Waiver Form Information
- Health Resources
Welcome To SVA!

SVA–sponsored Student Health Insurance

- Students are automatically enrolled and billed for the SVA-sponsored Student Injury and Sickness Health Insurance.

- **If you are entering SVA and are not currently covered** under a health insurance plan, and you wish to remain enrolled in the student health insurance and billed the Health Insurance Fee, you do not have to fill out any enrollment forms. Use this guide to Get Started on using the student health insurance plan.

- **If you are entering SVA currently covered** under a health insurance plan, and do not wish to remain enrolled in the student health insurance or billed the Health Insurance Fee, you must complete the online Waiver Form by the deadline. The deadline for the 2014-15 policy year is **October 2nd, 2014**. This waiver will remove you from enrollment and billing for fall 2014 and spring 2015. Should you miss this deadline date, you may complete the online waiver form for the spring 2015 semester only, by the deadline of February 12th, 2015. Waivers must be completed annually, each fall.

In addition, Insurance/Waiver Form emails will be sent to your SVA student email account each semester, as reminders of enrollment and/or completing the online waiver form. Please check your SVA email account regularly.

For more information about the insurance requirement, please review the Insurance Requirement tab located at [www.sva.edu/health](http://www.sva.edu/health)

For general questions, contact Student Health & Counseling Services at [health@sva.edu](mailto:health@sva.edu)
I am entering SVA and am NOT currently covered under a health insurance plan. I want to remain enrolled in the SVA – sponsored Student Insurance!

Name of SVA-sponsored Student Insurance:  
- United Healthcare StudentResources

Start and End Dates of Insurance Coverage:  
- August 25, 2014 – August 24, 2015 Policy Year  
  o Spring 2015 semester: January 8, 2015 through August 24, 2015

Insurance Fees:  
- You have a Copay of $10  
  A Copay Fee is a fee you pay at each doctor's visit. Copays differ depending on the service needed and may be up to $25 for Urgent Care Medical Services. You will be responsible for your Copay at the time of your visit.

- You have an annual Deductible of $100  
  This is the amount of money you must pay before your insurance provides coverage. For instance, your deductible is $100 - you have to pay this amount in health costs before the insurance plan contributes.

For a definition of important health terms, click on the link below:

- [http://www.insurancequotes.org/health-insurance/](http://www.insurancequotes.org/health-insurance/)
The United Healthcare **StudentResources** Insurance Plan includes injury and sickness coverage. A dental discount program is available through United Health Allies Discount Program:

**United Health Allies Discount Program:** Full dental/vision coverage is not included in the student health insurance. However, United Health Allies offers a discount program. For discount information on dental and vision services, visit [www.sva.edu/uhp](http://www.sva.edu/uhp) and click on the link on the bottom of the menu. You will need your Health Discount ID Card that comes with your Insurance ID card. In addition, you can review a brief list of doctors near SVA, at the **Dental/Vision Providers** tab at [www.sva.edu/health](http://www.sva.edu/health).

**United Healthcare Benefits Summary 2014-15:** For a brief summary of covered benefits each year, that may be easier to read and understand, review the pdf, located at [www.sva.edu/health](http://www.sva.edu/health) under the Downloads section.

**Insurance ID Cards:** Print out your Insurance ID Card and have it with you at all times. New Insurance ID Cards must be printed out each fall and have the updated academic year printed on the upper right hand corner. This fall’s Insurance ID Card will say 2014-2015.

**Print out your Insurance ID Card:** Review the **United Healthcare - Create Account** flyer, located at [www.sva.edu/health](http://www.sva.edu/health) under the Downloads section, for easy instructions on how to create an online account with your name, date of birth, and your SVA email address. Insurance ID Cards will be available beginning in August, through [www.sva.edu/health](http://www.sva.edu/health).

**Going Green:** Review the **United Healthcare - Go Green** flyer, located at [www.sva.edu/health](http://www.sva.edu/health) for additional information on what your newly created online account gives you access to. Neither your Insurance ID Card nor Explanation of Benefits statements will be mailed *(unless you choose to sign up for this service online)*. Information on your account will be accessible via [www.sva.edu/uhp](http://www.sva.edu/uhp) and United Healthcare **StudentResources** will contact you via your SVA email account regarding any new messages, notifications, and/or Explanation of Benefits statements as available.

**Add notifications@uhcsr.com to your email contacts** at your SVA email account in order to make sure you receive all the necessary insurance information from United Healthcare **StudentResources**.

Bookmark [www.sva.edu/health](http://www.sva.edu/health) & [www.sva.edu/uhp](http://www.sva.edu/uhp).
• Students are automatically enrolled and billed for the SVA-sponsored Student Insurance.

• If you are currently covered by an insurance plan that is comparable to the student health insurance in that it:
  
  o Offers full coverage in New York City
  o Offers unlimited maximum benefits per policy year
  o Is not limited to travel insurance
  o Offers coverage for office visits, hospital, emergency, and prescriptions

and you do not wish to remain enrolled in the student health insurance or billed the Health Insurance Fee, you must complete the Fall 2014 Online Waiver Form by October 2nd, 2014. This waiver will include removal from enrollment and billing for both fall and spring semesters. Waivers must be completed on an annual basis.

If you should miss the fall waiver deadline or are beginning classes in the spring, and would like to be removed from enrollment and billing, you must complete the Online Waiver Form by February 12th, 2015. Unlike the fall semester, the spring waiver is only good for the spring semester. You must then complete the online waiver form again in the fall for the upcoming academic policy year.

• Once you have selected the SUBMIT button, you will receive a confirmation page and a confirmation email to your SVA email & alternate email accounts, stating you have successfully requested to waive the health insurance.

• Add info@universityhealthplans.com to your SVA email and alternate email contacts in order to be sure you receive your waiver confirmation email.

• If you need assistance with this waiver process, please contact University Health Plans at 1.800.437.6448.
• Review the Find a Doctor and/or the Map of Medical Facilities pdf’s which contain brief information on hospitals, health centers, and urgent care centers in the area, at www.sva.edu/health

• For suggestions on mental health providers, please review the Community Mental Health Providers pdf, under the Downloads section of our website, www.sva.edu/health

• Speak with the SVA Registered Nurse if you need assistance with health-related resources such as questions on women’s health, men’s health, sexual health, medical care and insurance resources, etc. Medical Services are NOT available on campus. Call 212.592.2246 to make an appointment.

• United Healthcare StudentResources provides a free 24-hour Nurse Hotline. Talk with a registered Nurse or Master Level Clinician who will help you make informed decisions about your physical and mental health; any time day or night. For enrolled students only.

• Visit SVA’s student health insurance page at www.sva.edu/uhp and click on the “Provider Search” link. Click on “Physician or Facility”
  o A search box appears. You can click on the type of doctor you are looking for (on the right hand side menu) or type it in
  o See below:
• Once you’ve entered the type of doctor you are looking for, 4 boxes appear. Choose GENDER and/or LANGUAGE if you prefer.

• 4 different boxes then appear. Click on the arrow to move the boxes to the right, to view more options.

• Choose STATE (New York)

• 4 different boxes appear (while holding your options at the top of the screen)

• Select CITY (New York, Astoria, Bayside, Bronx, Brooklyn, etc.)

• 4 different boxes appear

• If you are done with your search, view the list your search has provided you. You can print it out.

• Call the phone number available to make an appointment. Please have your Insurance ID card with you when you call.
• If you are enrolled in the student health insurance, United HealthcareStudentResources, and you are 19 yrs old or older, visit [www.sva.edu/uhp](http://www.sva.edu/uhp) and click on United Health Allies Discount Programs to take part of the discount programs available to you.

• Review the information and go online to create an account. You will need your Health Discount Card (this card was included with the print out of your Insurance ID Card) to log in. Once logged in, go to:
  
  o   Find A Provider
  o   Click on Dental or Vision
  o   Select a specialty
  o   Enter your zip code.

• A list of providers will appear along with the estimated discounted savings. Click on a provider, confirm your personal information, and print out the Discount Confirmation Letter.

• Now you are ready to call and make an appointment. Bring your Health Discount Card and the Discount Confirmation Letter with you on your visit.

If you have questions on the discounts, contact United Healthcare StudentResources Customer Service at 1.800.767.0700 or via email at [customerservice@uhcsr.com](mailto:customerservice@uhcsr.com)
SVA does not provide medical services. If you are ill, you must visit a nearby medical facility. Becoming ill can not only be painful, but stressful as well - for you and for your parents. Familiarize yourself with the nearby medical facilities before becoming ill.

If you need to see a doctor, but are uncomfortable with your communication skills, ask a friend who speaks English to go with you. Proper communication is very important!

You have several choices for medical care:

- **Private doctors and/or Specialists**, treat non-emergency patients by appointment during regular office hours, typically 9 a.m. until 5 p.m.
- Minor emergency clinics, or **Urgent Care**, do not require appointments, and are usually open during the week, on the weekends, and holidays. You can simply walk in for medical services.
- In case of serious emergency, go to the nearest **Hospital Emergency Room** -- by ambulance if necessary. Hospital emergency rooms are designed to treat life-threatening ailments; this is typically the most expensive place to receive care.