

# How Does the Student Health Insurance Work?

For University of Tennessee Knoxville Students

## You need an Insurance ID Card

Once your enrollment has been processed, you should print or request a copy of your insurance ID card and keep it with you. To do this, visit [www.uhcsr.com](http://www.uhcsr.com) and create an online account. Once logged in, click the 'ID Card' link to view, print, or request a mailed copy of your insurance ID Card. Dependent ID cards are available through the primary insured student's account.

## Doctor Visits

**Step One:** Call (865) 974-3648 to schedule an appointment at the UT Student Health Center. UT Knoxville students should treat the Student Health Center as their primary care where treatment will be administered or referral issued. This does not apply in certain situations or in the event of an emergency, when the Student Health Center is closed, or if you're more than 50 miles from campus; for more information about this, see the [2019-20 UT Knoxville Referral Guide](#). Dependents are not eligible to be seen at the SHC, and will follow instructions for seeing an outside provider below.

**Step Two:** Go to the UT Student Health Center, located at 1800 Volunteer Boulevard Knoxville, TN 37996, for your scheduled appointment. Bring a copy of your insurance ID card with you. There you will receive treatment, or be referred to an outside provider.

**If you are referred to an outside provider:** For the best benefits, schedule an appointment with a provider in the **UnitedHealthcare Choice Plus** network. To find in-network providers, log in to your account at [www.uhcsr.com](http://www.uhcsr.com) and click on 'Find Provider & Cost Estimator' or call 1-888-799-7716 (for assistance in another language ask to be connected to the language assistance line). You will be responsible for paying the \$25 office visit copay on the date of service. Your doctor's office will then file a claim with insurance, and send you a bill if you have a balance due.

## Medical Emergencies

If you have a medical emergency, the UT Medical Center on Alcoa Highway offers special pricing to University of Tennessee students who have paid their activities fee. Be sure to let them know you are a UT student. Although a discount may be available, treatment at the emergency room is NOT free. Student pricing does not apply to dependents.

## Prescription Drug Coverage

Many prescription drugs are covered by the UT Student Health Insurance, but you must pay a copay at the pharmacy each time you fill a prescription until you reach the OOP Maximum. The copay amount will be determined by the tier that your prescription drug falls under. The tier 1 copay is \$20, tier 2 copay is \$60, and tier 3 copay is \$100. For tier information or to find a UHC Pharmacy, you may log on to your account at [www.uhcsr.com](http://www.uhcsr.com) or call OptumRx at 1-855-828-7716.

## How Are Claims Processed?

### Your deductible is paid first

A deductible is the amount you are responsible for paying before the plan begins to pay for covered services you use. The UT Student Health Insurance has a \$500 In-Network and \$1,000 Out-of-Network deductible.

### Then you pay coinsurance, up to the Out of Pocket (OOP) Maximum

Coinsurance is your share of the costs of a covered service after the deductible has been met. The UT Student Health Insurance plan will pay 80% of covered in-network charges and 60% of covered out-of-network charges after deductible, meaning you are responsible for 20% and 40%, respectively.

There is a limit to the amount you will pay for your share of the cost of covered services, called the Out-of-Pocket (OOP) maximum. Deductibles, coinsurance, and copayments are included in this amount. The OOP Maximum for in-network providers is \$6,350. There is no OOP Maximum for out-of-network providers.