Student Health Care

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## STUDENT HEALTH CARE

NOTE: The following information is provided for your convenience. Refer to the Student Health website for information about current guidelines, policies, and procedures. Unless there is an emergent situation or no other option is available, students should not receive care from their supervising educator.

Health care for medical students is funded by three separate mechanisms:

- Fund B As part of a student's fees, Fund B (https://www.unmc.edu/student-success/student-health/fund-b-information/) pays for selected care at the Student Health Clinic and pays the copay at designated Immediate Care Clinics. It does not cover Ancillary testing, Emergency Department, dental, or most outpatient surgical care.
- United Health Care Student Resource (UHCSR) In addition
  to the Fund B fee, the University has contracted with United
  Healthcare Student Resources Insurance Company to provide
  accident/illness insurance coverage. The plan also provides for
  inpatient care, outpatient surgery, dental, and prescription coverage.
  This fee is included in your tuition statements unless proof of
  comparable coverage is provided and a waiver of insurance is
  completed.
- Outside private insurance—Students may also be covered by outside private insurance plans either purchased or provided by themselves or family members.

## Care While in Omaha/On Campus

Students covered by Fund B/UHCSR are expected to utilize Student Health Clinic/Designated Immediate Care clinics for health care unless otherwise directed. If you are covered by outside insurance coverage, follow the guidelines and rules of those policies.

#### **Student Health Clinic**

Appointments can be made in the Student Health Clinic by scheduling online (https://www.unmc.edu/student-success/student-health/student-health-services/schedule-appointment.html) or by calling 402-559-7204 Monday-Friday from 8 a.m. to 4:30 p.m. You must let the scheduler know you are a student when you call.

If the Student Health Clinic is not open, call 402-559-7204 and the call center can have you speak to someone regarding your illness or injury. Staff will determine if you should schedule an appointment during Student Health Clinic hours, present to the Immediate Care Clinic, or report to the Nebraska Medicine Emergency Department.

#### **Immediate Care**

If it is after-hours during the week, the weekend, or a holiday, you may be asked to report to the designated Immediate Care Clinic to be seen for minor illnesses or injuries.

Notify Student Health at StudentHealth@unmc.edu or by calling 402-559-5158 for referral within 48 hours of dismissal from ICC visits or Emergency room.

#### **Immediate Care Clinic**

Nebraska Medicine - Midtown Clinic 139 S 40th St, Omaha, NE 68131 402-595-3939 Hours of operation (to be used outside of Student Health Clinic hours (https://www.unmc.edu/student-success/student-health/student-health/services/schedule-appointment.html)):

Weekdays: 6:00 am to 10:00 pm Weekends: 10:00 am to 8:00 pm Holidays: 10:00 am to 4:00 pm

#### **Emergency Care**

If you become ill or injured after-hours and require urgent care for a severe medical emergency, you may use the UNMC Emergency Department. Emergency Services are covered under the *United Healthcare Student Resource (UHCSR)*.

Students who have paid into Fund B and have UHCSR coverage are required to:

 Contact Student Health Administration via email or by calling 402-559-5158 within 48 hours of release for a referral if seen in UNMC Emergency or the designated Immediate Care Clinic after Student Health Clinic hours, on weekends or holidays.

#### **Other Major Medical Insurance**

Students who have any other insurance need to contact their insurance carrier to see if a referral is required. Any services not covered by Student Health Fund B will be filed with the student's/dependent's major medical insurance plan:

- If you are insured through UNMC's endorsed student insurance plan United Health Care Student Resource (UHCSR), and have questions regarding a claim, please contact Student Health Administration at 402-559-5328.
- If you are not insured through United Health Care Student Resource (UHCSR), the appropriate insurance company should be contacted to file a claim

# Care If Off-Campus (>50 Miles From Omaha)

### Illness or Injury Away from the UNMC Campus

Students outside a 50-mile radius requiring urgent/emergent care may be seen at an area outpatient facility. Fund B will cover the office visit. You should contact Student Health at 402-559-5158 within 48 hours of the incident to obtain a referral. Failure to obtain a referral could result in the student being responsible for all charges.

Services not provided by Fund B will be billed to your major medical insurance (UHCSR or other personal insurance). Coverage by the student's insurance policy may involve a deductible, applicable coinsurance and/or policy provisions/limitations.

NOTE: IDENTIFY COVERED PROVIDERS/FACILITIES BEFORE TRAVELING AND HAVE A COPY OF YOUR INSURANCE CARD AVAILABLE WHILE OFF CAMPUS.

If you are covered under the Student Health Insurance, you may go to https://www.uhcsr.com/ to:

- 1. Locate an In-network Provider
- 2. Review ER benefits in the Student Health Insurance Plan booklet
- 3. File a claim online.

You may also contact the UHCSR advocate at 1-800-351-4262 or by email at unebraskaadvocates@uhcsr.com

### **ER Visits Away from UNMC**

Students requiring urgent care while away from the UNMC campus should go to the nearest urgent care facility or emergency room. Please make sure you have proof of insurance with you at all times.

All students should contact their insurance company for questions and charges.

# **United Healthcare Student Resource** (UHCSR)

Students who have paid into Fund B and have UHCSR coverage are required to:

 Contact Student Health Administration via email or by calling 402-559-5158 within 48 hours of release for a referral if seen in UNMC Emergency or an Immediate Care Clinic after Student Health Clinic hours, on weekends or holidays.

#### Please note the following:

Approved referrals do not constitute or ensure automatic payment by
the insurance company. The insurance company will pay for covered
expenses only. If you are on the UHCSR insurance plan, find out what
is covered by visiting https://www.uhcsr.com/. If you are not on the
United Health Care Student Resource (UHCSR) please contact your
insurance company to inquire about coverage.

Additional information regarding student health services can be found in the UNMC catalog.