

# Student Medical Insurance Plan

## 2014-2015 School Year



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**University at Buffalo,**  
**BlueCross BlueShield of**  
**Western New York,**  
**and Sub Board I, Inc.**



sbi



# A message from the Student Medical Insurance Office

Dear Student,

The State University of New York at Buffalo requires all qualifying students to have accident and sickness insurance. To assist you in meeting this requirement, a Student Medical Insurance Plan has been selected by UB. This plan takes effect August 22, 2014 and runs through August 21, 2015. The plan is sponsored by UB and administered and underwritten by BlueCross BlueShield of Western New York.

Benefits include:

- Inpatient and outpatient hospitalization
- Doctor visits
- Lab tests
- X-rays
- Prescription medications

All benefits are subject to plan limitations and deductibles.

The plan provides coverage worldwide, 24 hours a day. Details are included in this brochure.

This plan is an endorsed supplement to services provided by health fees at the Student Health and Counseling Services. Services beyond the scope of Student Health and Counseling Services are referred to participating BlueCross BlueShield network doctors and health care professionals. A listing of participating doctors and health care professionals is available at [bcbswny.com](http://bcbswny.com).

All qualifying domestic students (12 credits or more for undergraduates; 9 credits or more for graduate and professional students) are automatically enrolled in the plan. Premiums are included on first-semester UB invoices. Students with comparable coverage may apply for a waiver online at [healthinsurance.buffalo.edu](http://healthinsurance.buffalo.edu). Deadlines apply. Part-time students are not automatically enrolled, but may choose to enroll in the plan. Online enrollment applications are available at [healthinsurance.buffalo.edu](http://healthinsurance.buffalo.edu).

## Enrollment Deadline Dates

Fall • October 8, 2014

Spring • March 11, 2015

Summer • Varies by session

The annual cost of insurance through UB is \$1,903 for students. This includes the premium and a small campus fee.

The Student Medical Insurance Office, located in room 315 of the Student Union North Campus, is open Monday through Friday from 9 a.m. to 4 p.m. Please feel free to stop by if we can be of any assistance.

# Where can I go for service?

All full-time or part-time UB students, regardless of insurance status, medical condition, race, gender, sexual orientation, gender identity or expression, disability, nationality, or religion have access to UB's Student Wellness Team services. Many services are covered by the Health Service Fee on your tuition bill. Medical records are confidential and cannot be released to anyone, including parents and guardians, without your written consent. The Student Wellness Team is composed of:

## **Counseling Services**

[counseling.buffalo.edu](mailto:counseling.buffalo.edu)

North Campus: 120 Richmond, (716) 645-2720

Mon, Tue, Fri: 8:30 a.m. – 5 p.m.; Wed, Thu: 8:30 a.m. – 7 p.m.

South Campus: Michael Hall, 2nd Floor, (716) 829-5800

Mon: 8:30 a.m. – 7 p.m.; Tue-Fri: 8:30 a.m. – 5 p.m.

For any issue related to your emotional well-being, dealing with stress, handling a crisis, or coping with the transition to college, please call Counseling Services at (716) 645-2720. Counseling Services provides same-day crisis appointments. Common concerns are depression, anxiety, body image, alcohol use, assault or abuse, sexual identity, relationship problems, grief, academic stress, and family issues. Our counselors are psychologists and social workers. We also have psychiatrists who can prescribe medication if you need it. Consultation services are also available via phone or in-person. Students, faculty/staff, and parents can contact our office to consult about a student who might be in crisis. If your emergency occurs after business hours, contact University Police at (716) 645-2222, and ask to speak to the counselor-on-call.

## **Student Health Services**

[health.buffalo.edu](mailto:health.buffalo.edu)

South Campus: Michael Hall, (716) 829-3316, [student-health@buffalo.edu](mailto:student-health@buffalo.edu)

Mon: 9 a.m. – 7 p.m.; Tue-Fri: 9 a.m. – 5 p.m. Phone lines open at 8:30 a.m.

Student Health Services provides comprehensive medical services by appointment for routine, urgent, or chronic health care needs. We are able to treat most health care needs and there are no office visit copays. We are staffed by licensed, board-certified physicians, nurse practitioners, physician assistants, and registered nurses. Most students can be seen the same day or the next day. If we cannot resolve your problem, we will refer you to a community provider best suited to

your needs. For on-campus medical emergencies, call (716) 645-2222. For off-campus medical emergencies, call 911. If a non-emergency concern arises while Student Health Services is closed, you can receive medical care advice by calling (716) 829-3316.

### **Wellness Education Services**

[wellness.buffalo.edu/wes](http://wellness.buffalo.edu/wes)

North Campus: 114 Student Union, (716) 645-2837, [stu-wellnessed@buffalo.edu](mailto:stu-wellnessed@buffalo.edu)

Mon-Fri: 9 a.m. – 5 p.m.

Wellness Education Services offers information and services needed to manage personal wellness. Programs focus on nutrition and fitness, alcohol and other drug awareness, rape and sexual assault prevention, stress management, and LGBTQ concerns.

### **SBI Pharmacy**

South Campus, D-17 Michael Hall

(716) 829-2368, [sbi-pharmacy.buffalo.edu](http://sbi-pharmacy.buffalo.edu)

Mon-Fri: 8:30 a.m. – 5 p.m.

The SBI Pharmacy is a full-service, licensed pharmacy with a professional staff, providing prescriptions, over-the-counter medications, and supplies at a low cost. If you're enrolled in the SBI Student Medical Insurance Plan, all prescription medications are available with a modest copay (\$20 for generic and brand names). Cash, checks, credit cards, and Campus Cash are accepted.

Take advantage of lower out-of-pocket costs and the convenience of on-campus services.

### **SBI Health Education**

South Campus, Michael Hall – 4th floor

(716) 829-2584, [sbihealtheducation.org](http://sbihealtheducation.org)

Mon-Fri: 9 a.m. – 4:30 p.m.

SBI Health Education promotes the education of health- and safety-related issues and their effect on our student population.

# BlueCross BlueShield is available nearly everywhere you go

BlueCross BlueShield is accepted by doctors and hospitals in more than 200 countries in addition to all 50 states, the District of Columbia, and Puerto Rico. With more than 85 percent of all doctors and hospitals throughout the United States participating in BlueCross BlueShield plans, you have access to high-quality health care services from more than 1,000,000 doctors and nearly 5,700 hospitals.

## Local provider network

More than 93 percent of doctors and all the area hospitals in the BlueCross BlueShield of Western New York operating area are available to you. Our operating area includes the following eight counties:

- Allegany
- Cattaraugus
- Chautauqua
- Erie
- Genesee
- Orleans
- Niagara
- Wyoming

# 1-2-3 approach to health care

## If you need health care, it's as easy as 1-2-3.

1. Your first option should be to contact Student Health Services. Student Health Services is convenient, on-campus, and there's no copay.

South Campus, Michael Hall • (716) 829-3316

If you have an urgent medical concern and Student Health Services is open, please call (716) 829-3316 and ask to speak to a nurse. She will advise you how to get the most appropriate care for your problem. Depending on your circumstances, the nurse might make an appointment for you at Student Health, or you may be instructed to go to an emergency room or urgent care center.

If Student Health Services is closed and you have an urgent medical concern, please call (716) 829-3316 and listen to the phone message; you will be given instructions for how to reach the after-hours nurse.

2. Your second option is seeing a participating BlueCross BlueShield of Western New York doctor. There will likely be a copay/coinsurance.
3. Your third option is seeing a non-participating BlueCross BlueShield of Western New York doctor. Deductibles and copays/coinsurance would apply.

With your plan, selecting a primary doctor is not required, but it is recommended. A primary doctor can help you manage your care and address your specific health care needs.

You may select one of the following types as your primary doctor:

- Family practitioner
- General practitioner
- Internist
- Pediatrician

For help choosing a doctor, call the customer service number on the back of your member ID card.

For current information about community doctors, hospitals, pharmacies, and labs, go to [bcbswny.com](http://bcbswny.com) and click *Help Me Find*.

## What to do when you select a primary doctor

After you select a doctor:

<b>1. Contact your new doctor.</b> Find out if he or she is accepting new patients.	<b>2. Who will I be seeing?</b> Ask what type of practitioners will provide your care. Doctors often rely on the help of physician assistants and/or nurse practitioners to make sure patients can be seen right away when they are sick.
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Your update will take effect the first day of the month following your request.



## What is SBI?

Sub Board I, Inc. is a not-for-profit corporation founded in 1970 by students to enhance the quality of student life at the University at Buffalo. Owned by the UB student body, SBI manages services, such as the Student Medical Insurance Office, Pharmacy, Health Education, Generation Magazine, WRUB, the Off-Campus Housing Office, Safety Services, Legal Assistance, Ticket Office, and much more. To find out more about SBI, visit [subboard.com](http://subboard.com).

# Your benefits at a glance

Benefit	Your cost-share
Annual maximum	None
Lifetime maximum	None
Physician office visits	20% after a \$30 copay per visit
Routine preventive services	Covered in full
Urgent care	\$75 copay per visit
Inpatient hospital stay	20% after a \$200 copay per admission
Outpatient surgery	20% after a \$75 copay per visit
Emergency room	\$150 copay per visit (waived if admitted)
Allergy testing and treatment	20% after a \$30 copay per visit
Laboratory services	20%
X-ray services	20% after a \$30 copay per visit
Radiology services (MRI, CT, and other high-tech imaging)	20% after a \$30 copay per visit
Sub-Board I, Inc. pharmacy prescription	\$20 copay per prescription no deductible
Pharmacy management annual prescription deductible (non SBI pharm)	\$150 per person, per year
Pharmacy management prescription copay (all other pharmacies)	After \$150 annual prescription drug deductible, \$30 generic/\$45 brand

If you have any specific benefit-related questions, please call 1-800-888-0757.

This is a summary of covered benefits and is not intended as an actual contract. Please review this brochure and the master policy document, which contains a complete list of all benefits, limitations, exclusions, and plan maximums that may apply. This plan pays benefits only for covered services incurred while the policy is in force and only for the medically necessary treatment of injury or disease. Unless otherwise indicated, all benefits displayed are per covered person.

# 24/7 travel assistance services: schedule of benefits

Benefit	Benefit amount
Travel assistance provider	Europ Assist ACE Travel Assistance Program 1-800-243-6124 (in the U.S.A) 1-202-659-7803 (outside the U.S., call collect) ops@europassistance-usa.com
Coverage period	August 22, 2014 through August 21, 2015
Aggregate maximum	\$500,000 per covered accident
Emergency medical benefit	Up to \$10,000 per person
Emergency medical evacuation benefit	100% of covered expenses
Security evacuation expense benefit	Benefit maximum of \$100,000 per person per trip; aggregate limit per occurrence: \$500,000
Rehabilitation benefit	10% of the covered person's principal sum up to a maximum benefit of \$25,000
Repatriation of remains benefit	100% of covered expenses
Coma benefit	Benefits are payable initially as 1% of the principal sum per month up to 11 months and thereafter in a lump sum of 100% of the principal sum
Accidental death and dismemberment benefit	\$25,000 lump sum per person

# Dental and vision discount programs

Benefit	Benefit amount
Dental	<p>Two routine cleanings and oral examinations per year</p> <p>Two sets of two oral bitewing X-rays or one set of four bitewing X-rays per year</p> <p>No coverage at non-participating providers</p>
Vision	<p>One routine eye exam every other year</p> <p>Discounts on frames and lenses at participating VisionPlus providers</p> <p>No coverage at non-participating providers</p>

This is a summary of covered benefits and is not intended as an actual contract. Please review this brochure and the master policy document, which contains a complete list of all benefits, limitations, exclusions, and plan maximums that may apply. This plan pays benefits only for covered services incurred while the policy is in force and only for the medically necessary treatment of injury or disease. Unless otherwise indicated, all benefits displayed are per covered person. For updated benefits and provider listings, contact customer service at the number on the back of your member ID card.

# Is this plan right for me?

Health care costs are at an all-time high. Don't let an unexpected trip to the doctor or hospital set you back financially. Here are some things to think about.

Take a look at the UB Student Medical Insurance Plan and compare it with your current coverage; review plan specifics regarding how you are covered while you are in the Buffalo area. Look at premiums, deductibles, and the benefits provided as well as the duration of the plan.

With the UB Student Medical Insurance Plan, you are covered for as long as you:

- Are registered as a student at UB\*
- Are billed for premium/required to carry coverage
- Have not qualified for waivers

\*Part-time students are eligible to enroll in the plan for the same cost as full-time students; however, enrollment is not automatic. Enrollment forms and instructions are available at [healthinsurance.buffalo.edu](http://healthinsurance.buffalo.edu).

The master policy document is available by contacting BlueCross BlueShield at 1-800-888-0757.

For more information on other plan exclusions, limitations, and benefit maximums, please refer to the master policy document. This plan pays benefits only for the expenses incurred while the coverage is in force and only for the medically necessary treatment of injury or disease. The coverage displayed in this document reflects certain New York State mandate(s); however, certain federal law and regulations could also affect this coverage. Unless otherwise indicated, all benefits and limitations are per covered person. For information on the specific benefits listed in the master policy document, contact BlueCross BlueShield at 1-800-888-0757.



# How and when do I enroll?

Participation in UB's Medical Insurance Plan is required for all eligible qualifying undergraduate students (12 or more credits) and graduate and professional students (9 or more credits), unless they are covered under another comparable plan and complete an accepted waiver. Proof of comparable coverage must be submitted online by the billing deadline.

The premium for the plan will be added to your tuition bill as a separate line item. If you have comparable coverage and wish to waive coverage under the Student Medical Insurance Plan, you may apply for the waiver online at [healthinsurance.buffalo.edu](http://healthinsurance.buffalo.edu). Waivers are due by the due date of your tuition bill. The final fall deadline is October 9, 2014. After you complete the waiver, print a copy of your confirmation page as a receipt of your transaction.

Part-time students and covered students who wish to enroll or add eligible dependents may add them for an additional premium during the open enrollment period. For more information, go to [healthinsurance.buffalo.edu](http://healthinsurance.buffalo.edu). In certain circumstances, late enrollment due to a qualifying life event\* may be allowed. Please contact the Student Medical Insurance or visit [healthinsurance.buffalo.edu](http://healthinsurance.buffalo.edu) for details.

## **Enrollment Deadline Dates**

**Fall • October 8, 2014**

**Spring • March 11, 2015**

**Summer • Varies by session**

Waiver submissions will be audited by UB, BlueCross BlueShield, and/or their contractors or representatives. You may be required to provide, upon request, any coverage documents and/or other records demonstrating that you meet the school's requirements for waiving the Student Health Insurance Plan. By submitting the waiver request, you agree that your current insurance plan may be contacted for confirmation that your coverage is in force for the application policy year and that it meets the school's waiver requirements.

Please make sure you understand UB's credit hour and other requirements for enrolling in this plan. BlueCross BlueShield of Western New York reserves the right to review your eligibility to enroll in this plan at any time. If it is determined that you do not meet UB's eligibility requirements for enrollment, your participation in the plan may be terminated or rescinded in accordance with its terms and applicable laws.

\*Qualifying life events include changes in marital status, dependent status, employment status, address that results in loss of benefits eligibility, Medicare or Medicaid status, a significant cost of benefit or coverage imposed by a third-party provider, and/or coverage ordered by a court.

# Make the most of your prescription drug benefits

When you need a medication, your first option should be the SBI Pharmacy at Michael Hall on the South Campus. You'll have low copays and both prescription and over-the-counter medications are available. Remember to bring your UB insurance ID card when filling a prescription.



## Save time and money with mail-order

BlueCross BlueShield's pharmacy benefit is brought to you by Express Scripts®, the largest mail-order pharmacy in the country. Express Scripts provides you with convenience and savings on prescription drugs with 90-day pricing, generic alternatives, and home delivery.

## Pay less with generic drugs

More than 400 generic medications are available for \$10 cost or less for a 90-day supply through Express Scripts mail order. After you pay your \$150 deductible, you'll have a \$30 copay per one-month supply on your prescription medications.

## Save on your prescriptions with our tablet-splitting program

If your prescription is eligible for the tablet-splitting program, it can be filled for half the number of tablets at twice the strength. You then split the tablets in half to reach your prescribed daily dose. For example, you could purchase 15 tablets for a 30-day supply or 45 tablets for a 90-day supply.

## Easy ways to lower your prescription drug costs

My Rx Choices® helps you and your doctors find available lower-cost alternatives for medications you take on an ongoing basis. Access My Rx Choices through [bcbswny.com](http://bcbswny.com) and do side-by-side comparisons of lower-cost alternatives.

# Health Advocate: An exclusive resource for BlueCross BlueShield members

## A 24/7 health concierge service

This unique service is available at no cost exclusively to BlueCross BlueShield members and their families—even those family members who don't have BlueCross BlueShield health insurance, including immediate family.

### Top 10 reasons to call Health Advocate

1. Find the best doctors, hospitals, dentists, and other leading health care providers in BlueCross BlueShield's local network and anywhere in the country.
2. Assistance with scheduling appointments with doctors, including hard-to-reach specialists and critical care providers.
3. Get help resolving insurance claims and assistance with negotiating billing, payment arrangements, and related administrative issues.
4. Get information about eldercare and related health care issues facing your parents and parents-in-law.
5. Receive unbiased health information to help you make informed decisions.
6. Obtain appropriate approvals for needed services, help facilitate access to needed care, and help you understand your benefits.
7. Get answers about test results, treatments, and medications recommended or prescribed by a doctor.
8. Request transfers of medical records, X-rays, and lab results.
9. Hear about the newest treatments for medical conditions.
10. Have benefits explained and get quick access to appropriate care.

Services are provided by registered nurses, medical directors, and claims and benefits specialists. You get everything you need in one place when you need help with complex or confusing health care issues.

When you or a family member have a health care issue, simply call Health Advocate toll-free at **1-800-359-5465**, 24 hours a day, seven days a week, and explain your need to the personal health advocate who immediately begins working to resolve the issue.

# Online tools

BlueCross BlueShield offers a variety of online tools to help you take full advantage of your health care experience with us.

## Personalized web portal

- **Manage accounts.** View claims history, referrals, preauthorizations, and explanation of benefits. Order a new member ID card and update passwords and personal account information.
- **Plan treatment.** Research treatment options and locate nearby doctors, specialists, and health care facilities – and estimate the cost of care.
- **Reorder off-campus prescriptions.** Submit refills online, check order status, and access registered pharmacists 24/7.
- **Access health and wellness resources.** Complete a health assessment, contact a personal health advocate, arrange to attend wellness workshops, enjoy a variety of discounts on health and wellness services, and track personal health statistics.

**Chat with us.** Speak with a customer service representative online to get real-time answers to health insurance questions.

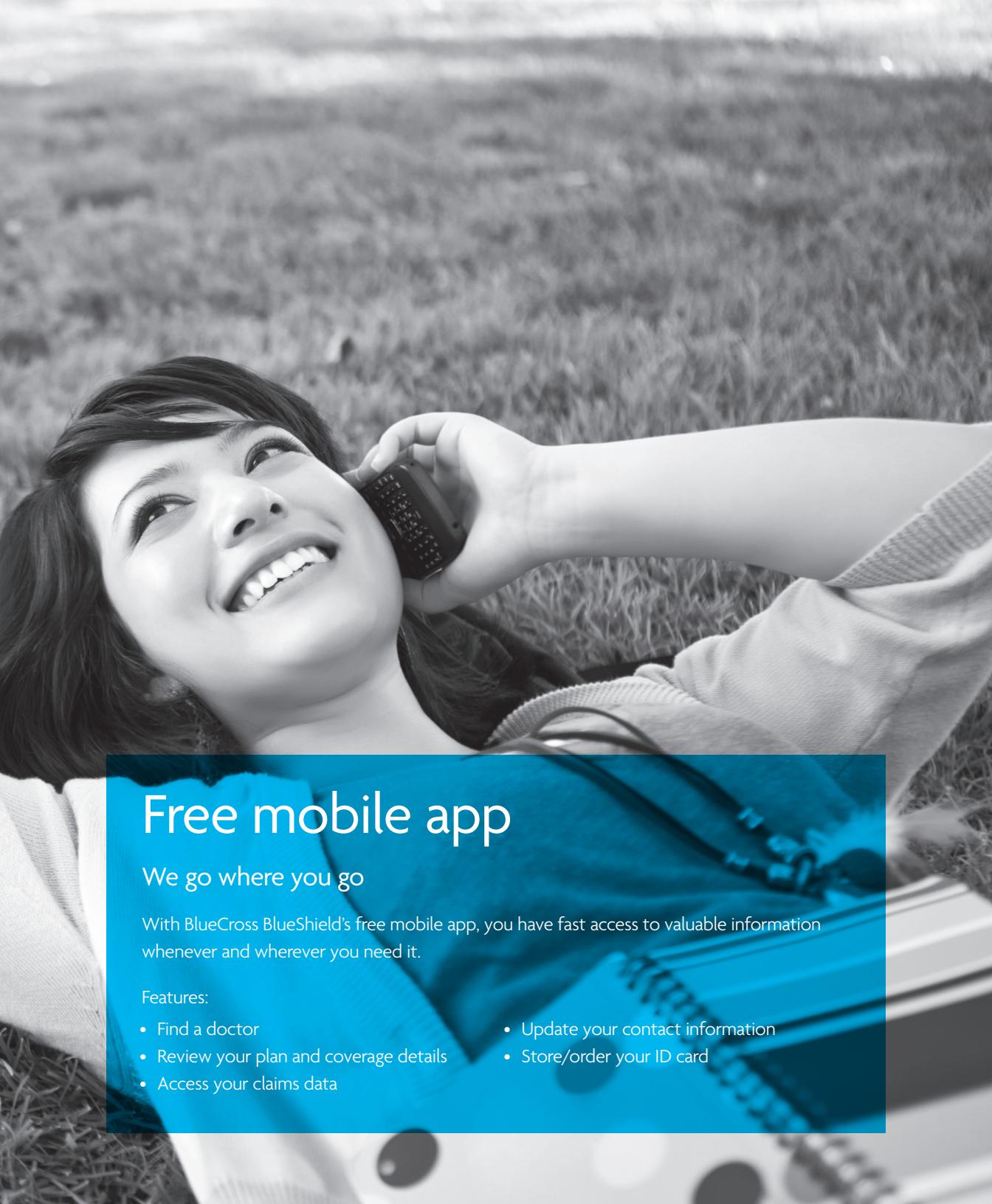
## Healthier life. Healthier wallet.

BlueCross BlueShield's discount program offers exclusive health and wellness deals, keeping you healthy every day of the year.

Discounts include:

- Healthy eating programs (e.g., nutrition classes and Nutrisystem®)
- Local cultural experiences (e.g., Buffalo Philharmonic Orchestra concerts, Theodore Roosevelt house tours)
- Personal care (e.g., hearing aids, Lasik eye surgery)

For more information, go to [bcbswny.com](http://bcbswny.com).



# Free mobile app

We go where you go

With BlueCross BlueShield's free mobile app, you have fast access to valuable information whenever and wherever you need it.

Features:

- Find a doctor
- Review your plan and coverage details
- Access your claims data
- Update your contact information
- Store/order your ID card

# Online Care®

## Important information

Online Care is a service that provides online and over-the-phone medical care for patients who have registered for the service. Online Care is available only in New York State. Online Care is not a covered benefit. A \$25 physician fee applies. Provider pricing may vary. Fees payable online at the time of service by credit card, debit card, flexible spending account (FSA), or health savings account (HSA).

American Well™ provides the administration of the service on behalf of BlueCross BlueShield of Western New York, and facilitates payments to providers participating in the program.

American Well is a separate company that provides the software platform for Online Care. American Well does not offer BlueCross BlueShield products or services.

BlueCross BlueShield is always looking for new and creative ways to deliver quality care. With this in mind, we present Online Care®.

Online Care is an easy way for you to receive immediate, live consultations with Western New York credentialed doctors. Conversations take place via video, secure chat, or phone, avoiding the hassles of scheduling appointments or arranging transportation around busy schedules. Doctors are available for online and phone consultations seven days a week from any location.

During an Online Care consultation, you can see and talk to a doctor while sharing notes on screen. The doctor can answer questions and, if necessary, write prescriptions or refer you to another doctor for a specific concern or second opinion. A full record of the conversation is generated by the system that can be attached to your electronic medical record, ensuring consistent care between doctors.

Online Care offers:

- A simple, easy-to-use method of obtaining quality health care
- Immediate doctor access
- Access to after-hours care from the comfort of your dorm

# We're more than a plan

At BlueCross BlueShield of Western New York, we're more than a health plan. We're your partner — there for you not just when you're sick, but when you're healthy too. That's because we believe true health isn't just measured at a doctor's office — it's measured by how much time you can spend with your friends, by your laugh lines, and by how much you can squeeze out of each and every moment life has to offer.

*We wish you a healthy and productive year!*

Student Medical Insurance Office Staff



healthy changes  
everything:



**BlueCross BlueShield**  
of Western New York