



TOP TEN IMPORTANT INSURANCE FACTS

(This applies only to students enrolled on the UB Student Insurance Plan)

1. As an **ADULT** student, your knowledge of your medical insurance policy is your **RESPONSIBILITY**.
Aetna Student Health—Ph: (800) 954-5793.
2. Visit www.healthinsurance.buffalo.edu. Click on the **BENEFITS** tab, then on the **AETNA** link. This website is the most efficient way to find deadlines, answer questions and print temporary insurance ID cards. **If assistance is needed with AETNA's website, please contact (800) 225-3375.**
3. The **Student Health Center** on the **South Campus** is the best place to begin your medical care. The clinical staff is composed of Board Certified Physicians and Nurse-Practitioners (NP's). There is a provider on-call 24 hours a day to assist you. There is no co-payment for physicians' visits at the UB Student Health Center. **UB Student Health Center—Phone: (716) 829-3316 wellness.buffalo.edu**
4. Most medical visits to a preferred in-network provider (including lab tests and x-rays) have a co-pay. **Medically necessary lab work done at the Student Health Center through the Sub-Board One Lab is performed without co-pay.** There is never a co-pay to visit a Student Health Center Doctor or a Counseling Center provider on campus. There is a policy year limit of twenty (20) medical visits outside the Student Health Center. **(Exclusions apply, see page 13 of the policy brochure.)** Please realize also that **well visits / "check-ups"**, other than a woman's annual OB/GYN exam, are only available at the campus Student Health Center—AETNA will not cover these expenses at community physicians.
5. **PRESCRIPTIONS: The Sub-Board I Pharmacy** is located in Michael Hall along with the **Student Health Center** on the South Campus. You are encouraged to fill all your prescriptions at this pharmacy, regardless if they are written by Student Health Center doctors or not. The co-pay for both **brand name** and **generic** medicine is **\$10.00** at the Sub-Board I Pharmacy. Although the campus pharmacy does close for the summer break, they are able to fill the summer months of most monthly prescriptions before they close, at the reduced rate. If you must fill your script in the community, please try to visit a pharmacy that is in-network. Co-pays are **\$30.00** for generic and **\$45.00** for brand name prescriptions. Bear in mind, that prescriptions filled off campus are subject to a **\$600.00** maximum allowance per policy year. **(See page 18 of the policy brochure for more details.)** The SBI Pharmacy also carries over the counter medications at prices often lower than community pharmacies.
6. The University at Buffalo AETNA Student Health policy requires you to stay with **PREFERRED** providers to ensure maximum coverage. Paper referrals are **not** necessary. Use the **DOC FIND** feature accessible via the web link listed above (healthinsurance.buffalo.edu) to search for in-network providers anywhere in the United States.
7. This policy is structured with an annual **\$300.00** deductible after the first \$1,000.00 of benefits has been paid out by the insurance company on your behalf. After that \$1,300.00 in paid claims, insurance pays 80% and you are responsible for 20%, plus co-pays in-network. **(Exceptions are specific situations and procedures noted in the policy manual.) (See brochure for details)**
8. The **Emergency Room co-pay** is **\$100.00**. The **In Patient Hospital Stay co-pay** is **\$200.00**.
9. In-network providers are available throughout most the United States. Any claims from outside the United States may be considered non-preferred care out-of-network.
10. Ambulance transportation is covered for medical emergencies only.

The policy year for the UB Domestic Student Medical Insurance extends from 22nd August (or when you enroll) through 21st August each policy year.

(This sheet is for reference only; actual policy language overrides any general statements made here)