



STUDENT MEDICAL INSURANCE PROGRAMS  
**BLUE CROSS BLUE SHIELD STUDENT HEALTH PLAN**  
**FOR DOMESTIC STUDENTS AT SUNY BUFFALO**

## **TOP TEN IMPORTANT INSURANCE FACTS**

*(This list 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**. **Student Medical Insurance plan through the University at Buffalo is now Blue Cross Blue Shield**
2. Visit [www.healthinsurance.buffalo.edu](http://www.healthinsurance.buffalo.edu). Click on the **BENEFITS** tab, then on the **BCBS** link. This website is the most efficient way to find deadlines, answer questions and print temporary insurance ID cards. **If assistance is needed with website, BCBSWNY.COM or by phone; (800) 888-0757**
3. **Student Health Services** 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 nurse on-call 24 hours a day to advise you. There is no co-payment for physicians' visits at the UB Student Health Services. **UB Student Health Services-Phone: (716) 829-3316 [wellness.buffalo.edu](http://wellness.buffalo.edu)**  
**Off campus office visits to private providers co-pay \$30.00 –may also have co-insurance required**
4. Most medical visits to a preferred in-network provider (including some medical lab tests and all x-rays) have co-pays. **Medically necessary lab work done at the Student Health Center through the Sub-Board One Lab is performed without co-pay (20% co-insurance may be applicable).** There is never a co-pay to visit a Student Health Center Doctor or a Counseling Center provider on campus. Please realize also that **well visits / "check-ups" have some restrictions, please review the policy brochure.**
5. **PRESCRIPTIONS: the Sub-Board I Pharmacy** is located in Michael Hall along with the **Student Health Services** on the South Campus. You are encouraged to fill all prescriptions at this pharmacy, regardless if they are written by Student Health doctors or not. The co-pay for both **brand name** and **generic** medicine is **\$20.00** at the Sub-Board I Pharmacy. Although the campus pharmacy does have a very limited schedule for the summer break, they are able to fill the summer months of most monthly prescriptions in April, at the reduced rate. The Sub Board One Pharmacy has limited hours during breaks.
6.  **NEW** Prescriptions filled in the **Community ONLY** will have an annual deductible of **\$150.00**. Co-pays for medicine **off campus** after deductible-\$35.00 generic-\$50.00 brand name-50% Non-preferred
7. The University at Buffalo Blue Cross Blue Shield Student Health plan requires you to stay with **PREFERRED** providers to ensure maximum coverage. Referrals are **not** necessary. Use the find **Provider on-line** feature accessible via the web link listed above **bcbswny.com** to search for in-network providers anywhere in the United States.
8.  **NEW** This policy is structured to pay 80% beginning at dollar one, and you are responsible for a **20% co-insurance** plus co-pays in-network. **(Exceptions are specific situations to provider contracts and procedures noted in the policy manual.) (See brochure for details)**
9. The **Emergency Room co-pay** is **\$200.00**. The **In Patient Hospital Stay co-pay** is **\$250.00+co-ins**. 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 and Emergency Rooms costs are covered for **MEDICAL EMERGENCIES ONLY!**

***The policy year for the UB Domestic Student Medical Insurance  
 August 22nd (or when you enroll) through 21<sup>st</sup> August each policy year.***

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