

COMMUNICATION TO INTERNATIONAL FAMILIES CONCERNING CORONAVIRUS AND

UNITED HEALTHCARE INSURANCE POLICY

The safety and well-being of your student is of primary importance to us. In that spirit, below please find valuable information concerning the student health insurance plan that you have purchased for your student. Please note this is not intended to be a comprehensive summary of the benefits/exclusions in the plan. Please refer to the plan summary and brochure/certificate of coverage for additional details.

As you will see, United Healthcare has taken significant action to ensure that your child is covered anywhere in the world. Testing and treatment of COVID-19 is eligible for reimbursement under the plan. Please note, United Healthcare will not issue any pro-rata credits/refunds for the student insurance policy. This is in keeping with the policy where it states "Refunds of premiums are allowed only upon entry into the armed forces." (Section 2: Effective and Termination Dates in the brochure).

WHERE IS MY STUDENT COVERED?

- **Your student does not need to be at school to be covered** – Your student's coverage is in force and **covered expenses are eligible for reimbursement anywhere in the world INCLUDING your student's home country.**

IS THE COVID-19 (CORONAVIRUS) COVERED?

- **Treatment of the Coronavirus is eligible for reimbursement** - There are no exclusions in your plan for pandemics/epidemics.
- **Screening/Testing of Coronavirus is eligible for reimbursement** – even in the absence of symptoms. Here is United Healthcare's official statement: *"UnitedHealthcare has waived all member cost sharing, including copays, coinsurance and deductibles, for COVID-19 diagnostic testing provided at approved locations in accordance with CDC guidelines."* It is important that testing follows the CDC guidelines. See attachments for additional details.
- **Telemedicine/Virtual Visits** – We are attaching documents published by United Healthcare Student Resources that address the Coronavirus. Please note that the sections addressing Virtual Visits and/or "HealthiestYou" Doctors are designed for students over the age of 18. However, if you or a Guardian calls on behalf of the student, that number may prove helpful. If someone does call, they should be prepared to validate their role as legal guardian.
- **Travel/Lodging**

- Your policy is a medical expense policy and does not include reimbursement for travel/lodging costs.
- Your policy does include Assistance/Evacuation Benefits. A full description is provided in the brochure. This service needs to be engaged in advance of incurring any expenses. The service is designed to assist the student if they are suffering from an illness/injury and cannot secure appropriate treatment where they are located. If you believe a situation might require this assistance, you/student can reach out to the number located on the back of the ID card. Again, this service must be engaged in advance. It does not and will not "pay claims".

MY STUDENT IS NOT AT SCHOOL, HOW DO I MANAGE MY COVERAGE/CLAIMS SUBMISSION?

- **If you have not already, please establish a My Account (United Healthcare online system).** This will enable you to:
 - Print, view and request an ID card
 - Review claims status/EOB's (Explanation of Benefits)
 - Submit claims
 - Locate a provider/pharmacy (for students still in the United States)
 - Review coverage information – confirm dates of current coverage
 - Review/print a copy of the plan summary

● **How do I establish a My Account?**

- This link: <https://shipsignup.com/resources/> - provides a video on how to set up a My Account
- Once completed, contact our broker and they will help you complete the process
 - Email: info@shipsignup.com (preferable)
 - Phone number: call 1-844-232-7370 (during the hours of 7:30 a.m. EST and 4:30 p.m. EST)

● **How do I submit a claim?**

- Through the My Account system once your account is established.
- Other submission options are noted on the attached claim form (excerpt below):

Guidelines for Submitting Claims to UnitedHealthcare StudentResources

- Bills must include diagnosis code, procedure code, service date and cost. Clip, do not staple, all bills to this completed form.
- For prescription claims, provide receipt or computer printout from the Pharmacy which includes Medicine name, date dispensed and price with your name, address and SR ID#. **A claim form is not required.**
- **Mail:** UnitedHealthcare StudentResources, P. O. Box 809025, Dallas, TX 75380-9025 (This is listed on your ID card)
- **Email :** A scanned copy of the completed form to SI.DRG@uhcsr.com

● **How do I check the status of a claim?**

- This link: <https://shipsignup.com/claims-center/> - provides a video on how to check claims status

● **How will the claim get paid?**

- While United Healthcare is willing to pay non-US providers, most of those providers will require the student to pay them and then have the student seek reimbursement from United Healthcare. Importantly, the check will be made payable to the student in US currency (after currency conversion has taken place). A check will be mailed to the address indicated on the claim form.

● **Where can I find general information concerning United Healthcare Student Resources and COVID-19?**

- This link: <https://www.uhcsr.com/faqs> provides that information and will be updated consistently as the situation continues to evolve.