**Medical Care in the U.S.**

- **In a true medical emergency or life-threatening situation:** Call 911 or go to the nearest emergency room.
- **On Campus:** Call Public Safety at 202-885-3636.

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**How to Navigate the Health Insurance System with your University Health Plans Student Health Insurance Plan?**

**Student Health Insurance Plan**

The Essentials of U.S. Health Insurance

- The cost of care can range from the amount the provider billed, the usual, customary, & reasonable payment for a covered service, calculated as the provider's usual charges for a covered service, minus their expected reimbursement from an insurance policy.

- University Health Plans is the plan broker and administrator of the American IAP Student Health Insurance Plan.

- Email: info@univhealthplans.com, Phone: (800) 437-6448

**In-Network Providers**

- Covered services include in-network providers and ID cards for in-network care.

**Out-of-Network Providers**

- Covered services include out-of-network providers and ID cards for out-of-network care.

**Explanation of Benefits (EOB)**

- This is an overview of your visit and shows you will receive an insurance ID card. Without your ID card, you may have to pay the full cost of your visit out of pocket.

- Your share of the costs includes the amount you may owe for your visit.

**PRESCRIPTION DRUGS**

- Drugs and medications that are covered by your health plan.

**U.S. HEALTH INSURANCE**

- Costs can range from the usual, customary, & reasonable payment for a covered service, minus the allowed amount.

- The Essentials of U.S. Health Insurance

**Where do you go if you are sick or injured?**

- **If you are sick or injured:**
  - For minor illnesses such as cough, cold, irritations, fever or flu-like symptoms, mild injuries, or sore throat, rashes or skin irritations, go to the urgent care center.
  - For major emergencies such as shortness of breath or numbness or weakness, bleeding that cannot be stopped, open wounds fractures, fainting or difficulty breathing, sudden weakness, dizziness, etc. go to the emergency room.

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**International Student Guide to Health Insurance**

- In a true medical emergency or life-threatening situations:
  - On-Campus: Call Public Safety at 202-885-3636
  - Off-Campus: Call 911 and go to the nearest emergency room.

**Contact your doctor office, hospital or laboratory.**

- You may receive an explanation of benefits (EOB).

- It is important to review your bill carefully.

- It is important to review your student health plan summary of benefits and frequently check the plan broker and administrator for any changes in covered services.

**Who do you contact with questions about your insurance?**

- Email: info@univhealthplans.com, Phone: (800) 437-6448