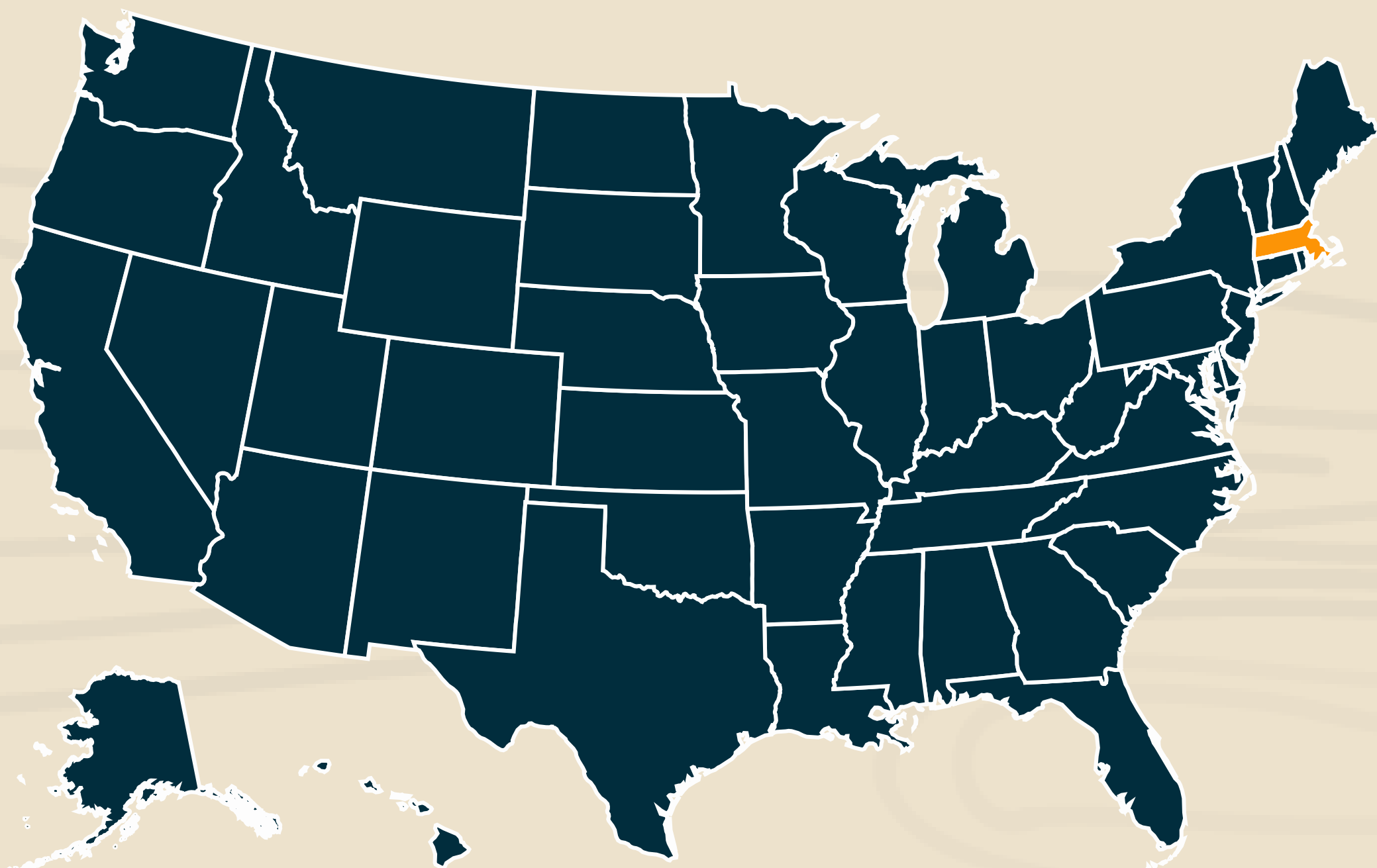


# UMB INTERNATIONAL DIRECT

## STUDENT GUIDE TO U.S. HEALTH INSURANCE

### The Essentials of U.S. Health Insurance



#### Medical Care in the U.S. is Expensive

The cost of care can range from hundreds to thousands of dollars. Without insurance your out of pocket costs could be substantial.

#### There is No National Healthcare System

Unlike other countries, healthcare is not free in the U.S. This means in order to have coverage for an accident, injury or sickness, you must purchase coverage. It also means that when you access care you need to pay for it.



# Glossary of Health Insurance Terms



## IN-NETWORK

Doctors or providers contracted with Cigna.

Students have lower out of pocket costs when seeing in-network providers.



## COVERED SERVICES

Health care services covered by your health plan



## COPAYMENT

A fixed amount you pay for covered services.



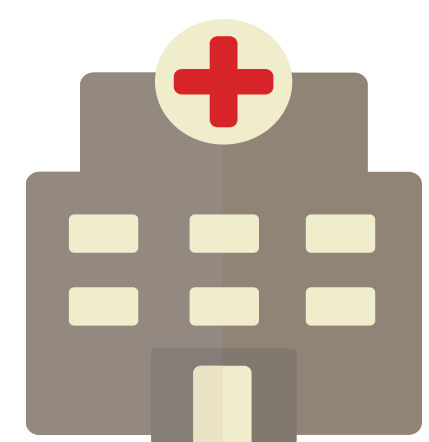
## ALLOWED AMOUNT

Maximum amount a plan will pay for a covered service



## OUT OF POCKET MAXIMUM

The most you will pay during a policy period before your health insurance pays 100% of the allowed amount.



## EMERGENCY ROOM CARE

Emergency care services you receive from an emergency room



## EMERGENCY MEDICAL TRANSPORTATION

Ambulance services for an emergency medical condition

## OUT-OF-NETWORK

Doctors or providers not contracted with Cigna.

Students have higher out of pocket costs when seeing out-of-network providers.



## EXCLUDED SERVICES

Health care services not covered by your health plan



## DEDUCTIBLE

The amount you pay for covered services before the insurance company starts to pay.



## COINSURANCE

Your share of the costs of a covered service, calculated as a percent



## USUAL, CUSTOMARY & REASONABLE

The amount paid for a medical service in a geographical area based on what providers in the area usually charge for the same or similar service



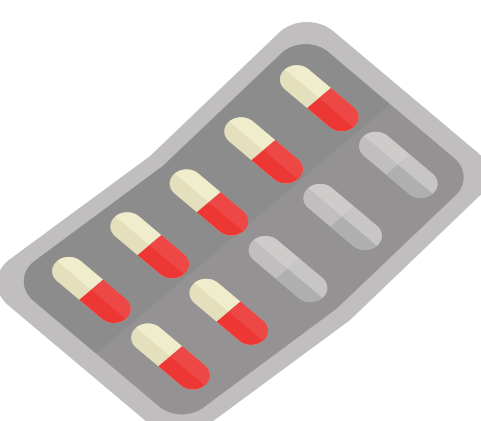
## URGENT CARE

Care for an illness, injury or condition serious enough to seek care right away, but not so severe to require emergency room care



## PRESCRIPTION DRUGS

Drugs and medications that by law require a prescription.





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



For **minor illnesses** or injuries, such as cough, cold or sore throat, rashes or skin irritations, fever or flu-like symptoms, mild injuries, earaches, etc. use the **on campus student health center** or go to the nearest **urgent care center**

For **major emergencies** such as, chest pain, wheezing, shortness of breath or difficulty breathing, sudden numbness or weakness, bleeding that cannot be stopped, open wounds fractures, fainting or dizziness, etc. go to the nearest **emergency room**



If your doctor prescribes you medication, pick it up at your **local pharmacy**

**In a true medical emergency or life-threatening situation:**

**On Campus: call UMass Boston Police at 617-287-7777**

**Off Campus: call 911 or go to the nearest emergency room**

# How to Navigate the Health Insurance System with Your UMB International Direct Student Health Insurance Plan

Once enrolled, you will receive a Welcome email from Wellfleet with instructions to create an online account to access your digital **insurance ID card**. You can also download the Wellfleet app [here](#). Have your ID card available at all times. When you visit a doctor, urgent care, hospital, laboratory or pharmacy always present your insurance ID card. Without your ID card, you may have to pay the full cost of your visit out of pocket and submit for reimbursement.



Review your student health plan documents including the **brochure and frequently asked questions** for detailed information about the UMB International Direct Student Health Insurance Plan

You will receive an **Explanation of Benefits (EOB)** after each medical visit you have. This is an overview of your visit and shows the amount the provider billed, the amount the insurance company paid, and the amount you may owe for your visit.

**The EOB is not a bill.**



You may receive an **invoice or bill** from your doctor office, hospital or laboratory. It is important to review your bill carefully.

If you provided your insurance ID card at the time of your visit, but do not see insurance company payments on the bill, call your provider and ask if they submitted the claim to your insurance. If they did not, ask them to submit the claim to your insurance company first.

If you did **not** provide your insurance ID card at the time of your visit, call your provider and give them a copy of your insurance ID card or your policy information so they can submit the claim to the insurance company for payment.

If you paid your bill before your provider billed your insurance, submit a claim form along with a detailed bill and proof of your payment to the insurance company for reimbursement

## Who do you contact with questions about your UMB International Direct Student Health Insurance Plan?

**University Health Plans** is the plan broker and administrator of the UMB International Direct Student Health Insurance Plan. Contact University Health plans for questions or information about in-network providers, ID cards, claims and EOB's or invoices/bills

Phone: (800) 437-6448  
Email: [info@univhealthplans.com](mailto:info@univhealthplans.com)