



## 2022-23 STUDENT HEALTH INSURANCE PLAN

### The Health Insurance Plan Offers:

- Unlimited coverage for primary care providers, specialists, emergency visits and hospitals
- Unlimited coverage for preventative care, including annual physicals, GYN exams, routine screenings and immunizations
- Prescription Drug Coverage: \$20 copay for tier 1 drugs, a \$40 copay for tier 2 drugs and a \$70 copay for tier 3 drugs
- Unlimited coverage for mental health
- Evacuation and Repatriation Services
- Teledoc Service for minor sickness, injury & mental health

### Who is eligible?

The plan is mandatory for all freshmen, sophomores, juniors and athletes enrolled in 12 or more credit hours. Freshman, sophomores and juniors must enroll in or waive the Student Health Insurance Plan by September 30, 2022. These students will be automatically billed for the Student Health Insurance Plan. The charge will be removed upon successful submission of the online waiver form link below:

<https://www.haylor.com/niagara>

Dependents of students enrolled in the health insurance plan may also be added.

Annual Rate	
August 1, 2022-July 31, 2023	\$2,692.00
Spring/Summer	
January 1, 2023 - July 31, 2023	\$1,564.00

## NIAGARA UNIVERSITY HEALTH INSURANCE PLAN HIGHLIGHTS



### How to access information:

To check claim status, ask benefit questions, locate a provider inside the USA, or to inquire about specific drug coverage under this policy:

- Phone: 800.767.0700
- [Email: customerservice@uhcsr.com](mailto:customerservice@uhcsr.com)

For medical providers inside the USA, please click here: [UHC Options](#)

### Your UHC Student Account

Please visit [myaccount.uhcsr.com](http://myaccount.uhcsr.com) or download their mobile app from your smartphone (UHCSR Mobile App) available on the App Store or Google Play.

Your UHC student account allows you to:

- View your insurance ID card
- Review claims & dates of service
- Locate providers
- Access educational information on health insurance
- Access informational videos on your health insurance plan



For further details of the coverage including cost, benefits, exclusions, and reductions or limitations and the terms under which the policy may be continued in force, please refer to the Certificate





## 2022-23 Student Health Insurance Plan Benefits

*All benefits listed below are for in-network providers, please review the master policy for full benefit details*

Deductible - Individual	\$250
Out-of-Pocket Maximum - Individual	\$6,850
Office Visits - Primary Care & Specialists	\$25 copay
Emergency Ambulance Transportation	20% coinsurance
Medical Emergency / Emergency Room (Copayment waived if hospital admission)	\$150 copayment then 20% coinsurance
Urgent Care Services	\$50 copay then 20% coinsurance
Lab Services	20% coinsurance
Diabetic Equipment, Supplies & Insulin (30-day supply)	\$20 copay
Prescription Drugs	Copay: \$20 generic, \$40 brand name, \$70 non-formulary brands
Annual Well Care Exams	Covered in full
Inpatient Hospital (Semi-private room, anesthesia, x-ray, lab tests, etc.)	20% coinsurance
Outpatient Surgery	20% coinsurance
Outpatient Mental Health Care / Substance Abuse	\$25 copay
Allergy Testing & Treatment	\$25 copay
To find providers please visit: <a href="http://www.uhcsr.com">www.uhcsr.com</a>	

*The benefits listed above are a brief summary of Niagara University's Student Health Insurance Plan Design. Additional Schedule of Medical Expense Benefits / Limitations is specified in the Master Policy.*