

summer orientation 2015

Insurance

Part 2



Student Owned Services

<http://www.subboard.com>

UB Medical Insurance

A division of Sub Board One, Inc., a non-profit student owned corporation providing non-academic services and support to the students at the University at Buffalo

<http://www.subboard.com>

UB requirement and waiver process.

What You Need To Do

- UB has a *mandatory insurance requirement* with waiver option.
That means all students who are full-time (U.S. citizens and permanent resident students) and all international students are billed for insurance.
- If students have their own insurance that meets requirements, they need to file an insurance waiver and proof of their other insurance by the due date of their tuition bill. This is an annual requirement.
- The process is an easy on-line process!
- The student will need their UB ID# and insurance card to process.
- Complete the waiver by the first due date of the bill and you can deduct the charge when making tuition payments.

Automatic Process.

Enrollment

- For full-time students who have not filed a waiver, the enrollment process is mandatory and automatic - no forms to complete.
- Part-time students are eligible to enroll as long as they are registered for at least 1 credit hour.
Enrollment is also a new on-line process.
- Students who have waived the insurance but lose their own coverage (by aging off a parent's plan, marriage, divorce, job change, etc.) can enroll within 31 days of losing other coverage or during the next open enrollment.
- Dependent coverage is also available to students who have spouses or children at an additional premium.
Contact our office for details.

Insurance program coverage and highlights.

Insurance Program

- The plan cost is approximately \$1903 per year. The plan year runs from 8/22/15 through 8/21/16. Coverage is worldwide. (Students trying to buy a plan outside on their own could pay as much as \$8000 per year for an equivalent plan. Beware of “student riders” and unaffordable high deductibles.)
- The plan for 2015-16 is offered by Blue Cross and Blue Shield of WNY
- Our maximum benefit is unlimited.
- Our benefits include: hospitalization, doctor visits, lab work, x-ray, emergency care, physical therapy, mental health, chiropractic, prescription coverage and some basic routine dental care. Also, discount programs for optical services at participating providers.
- The plan has a very extensive list of participating specialists throughout the US by using the BlueCard network.

A list of helpful hints.

FAQ

- All students can go to the Health Center for care, but students with UB Student Insurance have coverage for lab tests, and prescription drugs are covered with a \$20 co-pay at the SBI Pharmacy. Under the plan, prescriptions filled off campus have a \$30/45 co-pay and an annual deductible of \$150. All students with private insurance, pay for their services, get an itemized receipt to submit to their own carrier or fill their prescriptions off campus.
- For students who carry their own coverage, be sure they know how to use their plan and carry insurance ID. Also, make sure your student knows of any restrictions on your plan in the Buffalo area.
- See our website for a list of frequently asked questions. Also, information and forms are available on our web site and you can call our office anytime with questions.

Is your student properly covered?

Ask Yourself

Take a minute to consider the following:

- What is the cost of premium on your plan?
- Will you study or travel away from campus?

Does your health plan cover you for:

- ? Non-emergency treatment outside your home area?
(Medicaid)
- ? Pharmacy benefits and immunizations?
- ? Access to providers in Buffalo?
- ? Low out-of-pocket expenses; no annual deductible?
- ? Outpatient benefits in Buffalo and coordinating lab service?

Finding out...

Researching Insurance

If you answered “no” to any of these questions,
You run the risk of being underinsured while at school.

Check out the UB Student Medical Insurance Plan to provide comprehensive health insurance coverage.

Call the Student Medical Insurance Office at (716) 645-3036,
email: asksmi@buffalo.edu,

or visit our website at www.healthinsurance.buffalo.edu.

How do I contact UB regarding insurance?

Contact Information

- Web site: www.healthinsurance.buffalo.edu
- Location: 315 Student Union, North Campus
- Hours: 10 a.m. to 4 p.m. Monday - Friday
- Phone: (716) 645-3036
- Fax: (716) 645-3465
- Email: asksmi@buffalo.edu
- Speaker: Catherine Engelhardt-Ellis