



THE UNIVERSITY of NEW MEXICO

FREQUENTLY ASKED QUESTIONS and ANSWERS about the Student Health Insurance Program

1. When can the student insurance be purchased?

Deadline for enrollment in each semester is 21 days from the Effective Date shown on the enrollment form. Students who arrive on campus early may elect to purchase coverage for up to 3 weeks prior to the semester for a cost of \$30 per week for Plan A and \$17 per week for Plan B.

2. What is a PPO Network?

A group of medical providers who have contracts/agreements with the Preferred Provider Network. Benefit payments are reduced if you see a non-network provider (see page 11).

3. Do I need a primary care physician?

A primary care physician is not required. When possible, treatment should be sought from your UNM Student Health and Counseling.

4. What is a deductible?

The deductible is the dollar amount the Covered Person is responsible to pay per Policy Year. The deductible is waived only for treatment rendered at UNM Student Health and Counseling. The deductible is applicable for any facility or pharmacy other than UNM Student Health and Counseling. Plan A has a \$250 per Policy Year deductible and Plan B has a \$1,500 per Policy Year deductible (see page 6).

5. How much is my portion of Eligible Expenses?

Inside UNM Student Health and Counseling there is no deductible and the Covered Person is responsible for 30% of Eligible Expenses (see page 4). Outside UNM Student Health and Counseling, unless otherwise stated, the Covered Person is responsible for 20% of the Eligible Expenses at a PPO-Provider (30% for a Non-PPO Provider) after the Policy Year deductible has been paid. After the Plan has paid \$5,000, the Plan will pay 100% of Eligible Expenses up to the \$50,000 Basic Policy Maximum (Lifetime benefit per Sickness or Accident). After the **Basic Policy Maximum** has been met, any expenses for that Accident or Sickness incurred are the responsibility of the Covered Person.

6. Where do I get treatment after hours?

After hours treatment can be obtained at a hospital, urgent care or emergency room. Deductibles and coinsurance will apply. See page 11 for Preferred Provider listings.

7. Do I need a claim form?

For services rendered outside UNM Student Health and Counseling, one completed claim form must be completed before a claim can be processed (see page 10). Online claim form submission is available at macori.com.

8. Can a spouse/domestic partner be seen at UNM Student Health and Counseling (if not a Student)?

Yes, as long as the student and the spouse/domestic partner are both covered by the Student Health Insurance Program.

9. Where are dependent children seen for medical services?

Dependent children may be seen outside of UNM Student Health and Counseling subject to the deductible and plan provisions. Refer to "Preferred Provider Organizations" on page 11 for additional information.

10. If the Covered Student purchases annual coverage and drops out of school and has no credit hours, can he/she still be seen at UNM Student Health and Counseling?

No, he/she cannot use UNM Student Health and Counseling, and will need to access an outside preferred provider shown on page 11. The deductible will be applied as explained in question #4 above.