

Insurance Waiver/Enrollment Frequently Asked Questions:

Good health is essential to your academic success and adequate insurance provides the opportunity to receive high quality healthcare. Unexpected medical bills may threaten your ability to complete your education should you be uninsured or have inadequate coverage. Therefore, Lycoming College requires all **full-time domestic** students to enroll in or waive out of the insurance coverage offered by the college in accordance with our insurance requirements. All **international** students are required to purchase the college health care plan and will automatically be enrolled.

- **Where do I go to complete the Waiver or Enroll in the college health plan?** *In order to complete the Enrollment or Waiver Process, please go to www.firststudent.com, select **Lycoming College** and click on either **Enroll Now** or **Waive your School's Insurance**. These processes must be completed online. Once you are enrolled in the plan, there are no refunds.*
- **When does the Waiver/Enrollment website open?**
The website will be available for the Waiver Process for the fall semester starting approximately three months prior to the first day of classes. The website for the spring semester will be available December 1st.
- **How are students notified of this process?**
*Students enrolled for the fall semester will begin receiving informational emails regarding the insurance waiver/enrollment process starting in June. These emails will come from **NoReply@uhcsr.com**. Reminder emails will be sent monthly up until September, at that time weekly emails will be sent with a reminder of the **September 30th deadline**. New students enrolled for the spring semester will begin receiving weekly emails December 1st reminding them of the **January 31st deadline**.*

- Who needs to complete the Waiver or Enrollment Process?**
*Lycoming requires **all full-time domestic** students to complete the Waiver or Enrollment process for **each** academic year. THIS MUST BE COMPLETED AT THE START OF EACH YEAR THAT YOU ARE ENROLLED AT LYCOMING, WAIVERS/ENROLLMENTS DO NOT CARRY OVER.*
- How do international students enroll?**
International students will automatically be enrolled in the college health plan. However, to complete the enrollment process and obtain an insurance card, international students must log in to www.firststudent.com and create a 'My Account'.
- What if I already have my own health insurance?**
Domestic students that have health insurance through another provider, must complete the waiver process. Policies must meet the minimum requirements to qualify for a waiver. Please have your policy available or contact your insurance carrier when going online for the waiver process. You will be required to answer questions regarding your coverage.
- Who can assist me with determining if my plan meets the requirements?**
College personnel cannot answer specific health plan questions regarding personal policies, it is suggested that any questions regarding your personal health care policy be directed to your policy provider or health insurance representative.
- What information do I need to have available when I go online for the waiver process?**
Have your insurance card and policy available. You will need to provide your policy number, group number, insurance company phone number and company address. You will also be required to answer questions regarding coverage.

- **Where do I find my student ID# to Enroll or Waive the college plan?**
You can locate your student ID # by logging into WebAdvisor.

- **What if my account cannot be found or I am unable to access the waiver/enrollment site when I try to log in?**
 - ✓ *Make certain you are entering your date of birth correctly.
xx/xx/xxxx*
 - ✓ *Double check your ID #. Your ID# is 7 digits.*
 - ✓ *Try again later. Sometimes there may be a problem with the site and you will need to return later that day or the next day to access.*
 - ✓ *If you still cannot access, call 570-321-4052 or 570-321-4032.*

- **When is the deadline to waive?**
The website (www.firststudent.com) to waive the college insurance closes down at 12 midnight e.s.t. on September 30th for all fall semester students. For students starting in the spring semester, the deadline is January 31st at 12 midnight e.s.t.

- **What if I miss the September 30th deadline?**
The insurance charge will become irrevocable if you fail to waive coverage by the September 30th deadline. (January 31st for students starting in the spring semester)

- **What is the cost of the college health insurance plan?**
Call 570-321-4052 or 570-321-4032 for current rates.

- **How will I be billed?**
The insurance cost will appear on your September statement listed as STUDENT HEALTH INSURANCE. New students enrolling in the spring semester will see a charge on their January statement.

- **Who is the college health insurance plan with?**

*The plan is underwritten by United Healthcare Insurance Company.
Student Resources, PO Box 809025, Dallas, TX 75380-9025
1-800-505-4160*

- **Where do I find policy information for the college plan?**

Copies of the United Healthcare plan brochure are available and may be viewed at www.firststudent.com.

- **How do I get a United Healthcare ID card?**

*A card will not automatically be mailed to you, you must visit www.firststudent.com, select Lycoming College, then click on **My Account** on the left and follow the steps for setting up a My Account. Once logged in, you may select **View or Print ID Card** or **Request Permanent ID Card** be mailed to you. It will be mailed to the address you provided when you set up your 'My Account'.*

You can also access your ID Card via the mobile app. The UHCSR Mobile App is available on both GooglePlay and the AppStore. Once downloaded, click on 'My ID Card' to view it as well as fax or email your card to a provider.

- **Why is it important that I set up a 'My Account'?**

Creating a My Account will allow you access to receive correspondence from United Healthcare such as Explanation of Benefits (EOB's), view Claim Forms, check claim status, submit online forms, update your personal information, Locate Network Providers, Locate Participating Pharmacies, View Prescription Plan information and view coverage. You can also find information regarding the 1095-B tax form.

- **How do I set up a 'My Account'?**

Go to www.firststudent.com, select Lycoming College, then click on **My Account** in the left hand menu and then Setting up My Account. Follow the prompts, you will enter your name, date of birth, and Lycoming College email address or Student ID#. *See FAQ Where do I find my student ID#?

- **How do I find out the status of a medical claim?**

Claim Letters will be electronically sent to your Message Center in your My Account that may require your immediate action. You will receive an email notification each time a claim is processed. Please check for messages 2-3 weeks after you have accessed health care. Explanation of Benefits are also found in your My Account.

If you wish to receive paper delivery by mail of your Claim Letters and EOB's you must log in to your My Account and make this request under My Email Preferences (located in the left hand menu). Once you select Opt-Out of Email, your EOB's and Claim Letters will be mailed to a valid mailing address. At this time you will also want to make certain your mailing address is correct in your My Account.

- **How do I file a medical claim?**

Claim forms are located in your My Account. Complete and mail along with medical and hospital bills and a copy of your insurance card to:

FirstStudent

P.O. Box 809025

Dallas, Texas 75380-9025

Or Fax to 469-229-5625

Claims must be submitted for payment within 90 days after the date of service. If the Insured does not provide information within one year of the date of service, benefits for that service may be denied at the discretion of United Healthcare.

- **Does the college plan (United Healthcare) have a deductible?**
The United Healthcare policy is available and may be viewed at www.firststudent.com.
- **Does the college plan (United Healthcare) have co-pays?**
The United Healthcare policy is available and may be viewed at www.firststudent.com.
- **Where do I locate my 1095-B tax form?**
*Visit www.firststudent.com and log in to your My Account. Select Tax Information from the left hand menu. You will need to complete two steps in order for the 1095-B to be processed. Enter your SSN or ITIN and select Electronic Delivery or Paper Delivery. ***See also 1095-B FAQ's page***