HEALTH & INSURANCE
TIPS FOR INTERNATIONAL STUDENTS

COMMON INSURANCE TERMS

Claim
A request for payment from an insurance company.

Deductible
A set dollar amount that you must pay toward your overall medical expenses each year before an insurance company will begin making any payments.

Co-Payment
Portion one medical bill (expressed in a set dollar amount) that you must pay out of pocket.

Co-Insurance
Portion of one medical bill (expressed in a percentage) that you must pay out of pocket.

Network Provider
Physicians, hospitals, and providers who have a contract with your insurance company to provide care at a reduced rate.

Generic Prescription
Prescription medicines which are cheaper than the “brand-name” version of the same medicine.

WHERE TO GO FOR CARE

<table>
<thead>
<tr>
<th>Care Option</th>
<th>Hours &amp; Cost</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>University Health Services (UHS) or Doctor’s Office</td>
<td>Normal business hours</td>
<td>Nonemergency care such as: -health exams -cold/flu -minor injuries.</td>
</tr>
<tr>
<td></td>
<td>Cost: $</td>
<td>Appointment required</td>
</tr>
<tr>
<td>Urgent Care Clinic</td>
<td>Daytime, evenings, weekends and holidays</td>
<td>Urgent conditions that can be treated outside of a hospital but require prompt attention, such as: -sprained ankles -fevers -minor injuries</td>
</tr>
<tr>
<td></td>
<td>Cost: $$</td>
<td>Walk-In Service</td>
</tr>
<tr>
<td>Emergency Room (ER)</td>
<td>24 Hours/Seven days a week</td>
<td>Very severe or life-threatening issues. Walk-In or Call 911*</td>
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<tr>
<td></td>
<td>Cost: $$$$$</td>
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</tr>
</tbody>
</table>

*Dialing the numbers “9-1-1” on any phone will call an ambulance to your location. Ambulances are often expensive but can be lifesaving in a serious medical emergency.

The University of Texas at Austin
International Office

world.utexas.edu/iss
@WorldandUT
/UTInternationalOffice
@WorldandUT

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Always keep your insurance card with you and present it when you seek medical care.

- You will only be required to pay your part of the medical bill with insurance applied.
- The remaining balance will be billed directly to insurance by your medical provider.

**BlueCross/BlueShield of Texas** is the provider for both the UT Student Health Insurance Plan and UT Select Medical Plan for staff.

- Register your member account at [bcbstx.com/member](http://bcbstx.com/member)
- Search for doctors at [bcbstx.com/ut/providers](http://bcbstx.com/ut/providers)

**Know your health insurance plan’s benefits.** Most international students hold one of the following plans:

**UT Student Health Insurance Plan**

- [utexas.myahpcare.com/benefits](http://utexas.myahpcare.com/benefits)
- Add dependents or dental insurance through the International Office each semester.

**UT Select Medical Plan**

- [hr.utexas.edu/current/insurance](http://hr.utexas.edu/current/insurance)
- Add dependents, dental, or vision through the Human Resources office during annual enrollment each July.

**University Health Services (UHS)** is the on-campus clinic available to all enrolled students at UT Austin. Located in the Student Services Building, 100 Dean Keeton.

**UHS provide a broad range of confidential medical services including:**

- Routine medical care
- Prescriptions
- Urgent Care
- Women’s Health
- Allergy & Immunizations

For more information, see: [healthyhorns.utexas.edu](http://healthyhorns.utexas.edu)

**Nurse Advice Lines**

Nurse Advice Lines are staffed 24/7 and provide advice about caring for an illness at home or seeing a healthcare provider.

**University Health Services Nurse Advice Line**

- (512) 475-6877

**BlueCross / BlueShield Nurse Advice Lines**

- Number on the back of your BlueCross/BlueShield insurance ID card