

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

Care Option	Hours & Cost	Description
University Health Services (UHS) or Doctor's Office	Normal business hours Cost: \$	Nonemergency care such as: -health exams -cold/flu -minor injuries. Appointment required
Urgent Care Clinic <i>UHS Urgent Care</i> M-F: 8am-5:30pm Sat: 11am-3pm <i>Mesdpring on Guadalupe</i> 7 Days a Week 9am-9pm	Daytime, evenings, weekends and holidays Cost: \$\$	Urgent conditions that can be treated outside of a hospital but require prompt attention, such as: -sprained ankles -fevers -minor injuries Walk-In Service
Emergency Room (ER)	24 Hours/ Seven days a week Cost: \$\$\$\$	Very severe or life-threatening issues. Walk-In or Call 911*



The University of Texas at Austin
International Office

 world.utexas.edu/iss

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*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.



USING YOUR INSURANCE PLAN

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
- Search for doctors at 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
- Add dependents or dental insurance through the International Office each semester.

UT Select Medical Plan

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

UNIVERSITY HEALTH SERVICES

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:

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

For more information, see:
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