

2018–2019 SCHOOL YEAR

STUDENT MEDICAL INSURANCE PLAN



**BlueCross BlueShield
of Western New York**

**LIVE
FEARLESS**

sbi

Brought to you by University at Buffalo, BlueCross BlueShield
of Western New York, and Sub Board I, Inc.



A Message from the Student Medical Insurance Office

Dear Student,

The State University of New York at Buffalo requires all qualifying students to have accident and sickness insurance. A Student Medical Insurance Plan has been selected by UB to help you in meeting this requirement. **This plan is offered exclusively to UB students and cannot be found on the New York State of Health Exchange.** Coverage takes effect August 22, 2018, through August 21, 2019. The plan is sponsored by UB and administered and underwritten by BlueCross BlueShield of Western New York.

Benefits include:

- Inpatient and outpatient hospitalization
- Doctor visits
- Lab tests
- X-rays
- Prescription medications

All benefits are subject to member cost-share and plan limitations.

The plan provides coverage worldwide, 24 hours a day. Details are included in this brochure.

This plan is an endorsed supplement to services provided by health fees at Student Health and Counseling Services. Services beyond the scope of Student Health and Counseling Services are referred to participating BlueCross BlueShield network doctors and health care professionals. Visit bcbswny.com/findadoctor for a list of participating doctors and health care professionals.

All qualifying domestic students (12 credits or more for undergraduates, 9 credits or more for graduate and professional students) are automatically enrolled in the plan. Premiums are included in first-semester UB invoices. Students with comparable coverage should visit healthinsurance.buffalo.edu to apply for a waiver. Deadlines apply. Part-time students are not automatically enrolled, but may choose to enroll in the plan. Students who are nonmatriculated must be enrolled in 6 or more credit hours and matriculated students must be enrolled in 1 or more credit hours in order to be eligible. Visit healthinsurance.buffalo.edu for online enrollment applications.

Enrollment deadline dates
Fall • October 10, 2018
Spring • April 17, 2019
Summer • Varies by session

**The annual student cost of
insurance through UB is \$2,210.**

The Student Medical Insurance Office, located on UB Northcampus, is open Monday through Friday from 9 a.m. to 4 p.m. Please feel free to stop by if you have questions.

Where Can I Go for Service?

All full-time or part-time UB students, regardless of insurance status, medical condition, race, gender, sexual orientation, gender identity or expression, disability, nationality, or religion have access to counseling and health and wellness services. Many services are covered by the health service fee on your tuition bill. Medical records are confidential and cannot be released to anyone, including parents and guardians, without your written consent.

The Student Wellness Team is composed of:

Counseling Services

buffalo.edu/studentlife/counseling

North Campus: 120 Richmond, (716) 645-2720

Monday, Tuesday, Friday: 8:30 a.m. – 5 p.m.; Wednesday and Thursday: 8:30 a.m. – 7 p.m.

South Campus: Michael Hall, 2nd Floor, (716) 829-5800

Monday: 8:30 a.m. – 7 p.m.; Tuesday – Friday: 8:30 a.m. – 5 p.m.

For any issues related to your emotional well-being please call Counseling Services. Common concerns are depression, anxiety, body image, alcohol use, assault or abuse, sexual identity, relationship problems, grief, academic stress, and family issues. Our counselors are psychologists and social workers. We also have psychiatrists who can prescribe medication. Counseling Services provides same-day crisis appointments. Consultation services are available on the phone or in person. Students, faculty and staff, and parents can contact our office to consult about a student who might be in crisis. If your emergency occurs after business hours, contact University Police at (716) 645-2222 and ask to speak to the counselor on call.

Student Health Services

buffalo.edu/studentlife/health

South Campus: Michael Hall, (716) 829-3316

Monday: 9 a.m. – 7 p.m.; Tuesday – Friday: 9 a.m. – 5 p.m. Phone lines open at 8:30 a.m.

Student Health Services provides comprehensive medical services by appointment for routine, urgent, or chronic health care needs. We are able to treat most health care needs and there are no office visit copays. We are staffed by licensed, board-certified physicians, nurse practitioners, physician assistants, and registered nurses. Most students can be seen the same day or next day. If we cannot resolve your problem, we will refer you to a provider best suited for your needs. For on-campus medical emergencies, call University Police at (716) 645-2222. For off-campus medical emergencies, call 911. If a nonemergency arises while Student Health Services is closed, you can receive medical care advice by calling (716) 829-3316.

Wellness Education Services

buffalo.edu/studentlife/wellness

North Campus: 114 Student Union, (716) 645-2837

Monday – Friday: 9 a.m. – 5 p.m.

Wellness Education Services offers information and services needed to manage personal wellness. Programs focus on nutrition and fitness, alcohol and other drug awareness, rape and sexual assault prevention, and stress management.

SBI Pharmacy

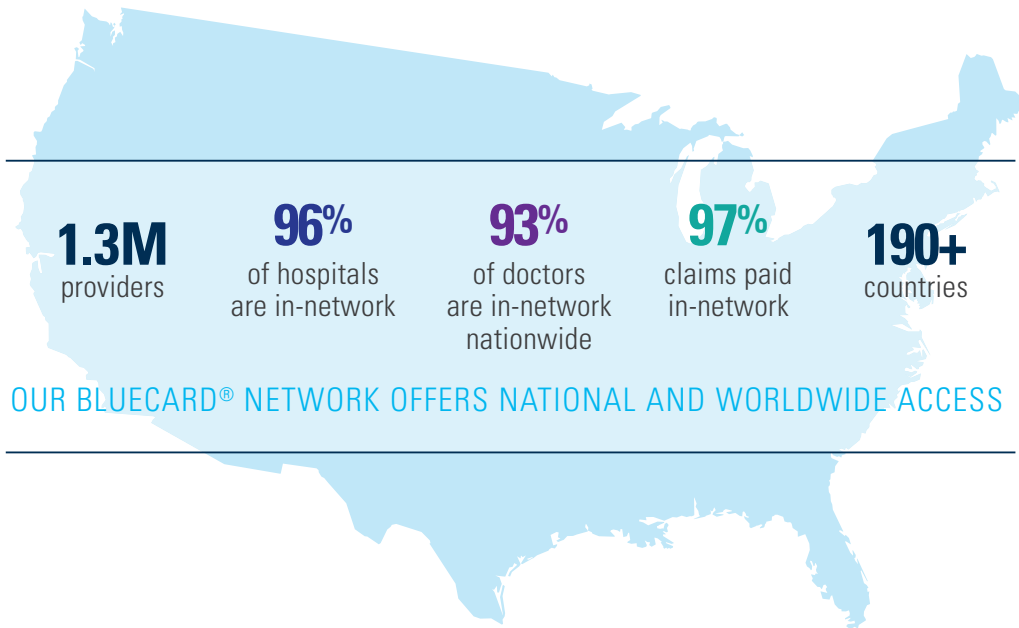
subboard.com/pharmacy.html

South Campus: D-17 Michael Hall, (716) 829-2368

Monday – Friday: 8:30 a.m. – 5 p.m.

The SBI Pharmacy is a full-service, licensed pharmacy with a professional staff. They provide prescriptions, over-the-counter medication, and supplies at a low cost. If you're enrolled in the SBI Student Medical Insurance Plan, all prescription medications (including specialty) are available with a copay (\$20 generic/\$50 brand names). Cash, checks, credit cards, and Campus Cash are accepted. Take advantage of lower out-of-pocket costs and the convenience of on-campus services.

Available Nearly Everywhere You Go



Local provider network

More than 99% of doctors and all the area hospitals in the BlueCross BlueShield operating area are available to you. This includes the following eight counties:

- Allegany
- Chautauqua
- Genesee
- Niagara
- Cattaraugus
- Erie
- Orleans
- Wyoming

1-2-3 Approach

If you need health care, it's as easy as 1-2-3.

1. Your first option should be to contact Student Health Services at (716) 829-3316. This is a convenient option — it's on campus and there's no copay. Depending on your circumstances, the nurse might make an appointment for you at Student Health, or you may be instructed to go to an emergency room or urgent care center.

If Student Health Services is closed and you have an urgent medical concern, please call (716) 829-3316 and listen to the phone message; you'll be given instructions for how to reach the after-hours nurse.

2. Your second option is to see a participating BlueCross BlueShield doctor. There will likely be a copay/coinsurance.
3. Your third option is to see a nonparticipating BlueCross BlueShield doctor. Deductibles and copays/coinsurance would apply.

It's recommended that you select a primary doctor. They can help manage your care and address your specific needs. You may select one of the following types as your primary doctor:

- Family practitioner
- General practitioner
- Internist
- Pediatrician

If you need help choosing a doctor, call the customer service number on the back of your member ID card. For current information about doctors, hospitals, pharmacies, and labs, go to bcbstny.com/findadoctor and choose "PPO" as the plan or product.

After you select a doctor, contact them to see if they are accepting new patients. Take this time to ask what type of practitioners will provide your care. Doctors often rely on the help of physician assistants or nurse practitioners to make sure patients can be seen right away when they are sick.



What is SBI?

Sub Board I, Inc. (SBI), is a not-for-profit corporation founded in 1970 by students to enhance the quality of student life at UB. Owned by the student body, SBI manages services such as the Student Medical Insurance Office, Pharmacy, Health and Safety Services, WRUB, the Off-Campus Housing Office, Legal Assistance, Ticket Office, and much more. Visit subboard.com to find out more about SBI.

Your Benefits at a Glance

Benefit	Your Cost-Share
Annual maximum	None
Lifetime maximum	None
Physician office visits	20% after a \$30 copay per visit
Routine preventive services	Covered in full
Urgent care	\$100 copay per visit
Inpatient hospital stay	20% after a \$250 copay per admission
Outpatient surgery	20% after a \$75 copay per visit
Emergency room	\$250 copay per visit (waived if admitted)
Allergy testing and treatment	20% after a \$30 copay per visit
Laboratory services	20%
X-ray services	20% after a \$30 copay per visit
Radiology services (MRI, CT, and other high-tech imaging)	20% after a \$30 copay per visit
Sub-Board I, Inc. (SBI) pharmacy prescription	\$20 generic/\$50 brand copay per prescription, no deductible
Pharmacy management annual prescription deductible (non-SBI pharmacies)	\$250 per person, per year
Pharmacy management prescription copay (all other pharmacies)	After \$250 annual prescription drug deductible, \$30 generic/\$50 preferred brand/ 50% nonpreferred brand
Out-of-Pocket Max	Your Cost-Share
Medical out-of-pocket max	\$5,000/\$10,000
Pharmacy out-of-pocket max	\$2,000/\$4,000

If you have any specific benefit-related questions, please call 1-800-888-0757.

This is a summary of covered benefits and is not intended as an actual contract. Please review this brochure and the master policy document, which contains a complete list of all benefits, limitations, exclusions, and plan maximums that may apply. This plan pays benefits only for covered services incurred while the policy is in force and only for the medically necessary treatment of injury or disease. Unless otherwise indicated, all benefits displayed are per covered person.

More Than 65 Free Preventive Services

Take control of your health, and work to improve it too.

\$0 preventive services include:



Annual checkups



Depression screenings



Diet counseling



Free immunizations, including influenza, measles, mumps, tetanus, and more



Screenings such as Pap tests and routine OB-GYN visits

Visit bcbswny.com/preventive for a complete list of preventive services.



Dental and Vision Discount Programs

Benefit	Benefit Amount
Dental	Two routine cleanings and oral examinations per year. Two sets of two oral bitewing X-rays or one set of four bitewing X-rays per year. No coverage at nonparticipating providers.
Vision	One routine eye exam every other year. Discounts on frames and lenses at participating VisionPlus providers. No coverage at nonparticipating providers.

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Is This Plan Right for Me?

Health care costs are at an all-time high. Don't let an unexpected trip to the doctor or hospital set you back financially. Here are some things to think about.

Take a look at the UB Student Medical Insurance Plan, compare it with your current coverage, and review plan specifics on how you are covered while in the Buffalo area. Look at premiums, deductibles, and the benefits provided as well as the duration of the plan.

With the UB Student Medical Insurance Plan, you are covered as long as you:

- Are registered as a student at UB*
- Are billed for premium/required to carry coverage
- Have not qualified for waivers

*Part-time students are eligible to enroll in the plan for the same cost as full-time students, but enrollment is not automatic. Visit healthinsurance.buffalo.edu for enrollment forms and instructions.

The master policy document is available by contacting BlueCross BlueShield at 1-800-888-0757. For more information on other plan exclusions, limitations, and benefit maximums, please refer to the master policy document. This plan pays benefits only for the expenses incurred while the coverage is in force and only for the medically necessary treatment of injury or disease. The coverage displayed in this document reflects certain New York State mandate(s); however, certain Federal law and regulations could also affect this coverage. Unless otherwise indicated, all benefits and limitations are per covered person. For information on the specific benefits listed in the master policy document, contact BlueCross BlueShield at 1-800-888-0757.



How and When Do I Enroll?

Participation in UB's Medical Insurance Plan is required for all eligible qualifying undergraduate students (12 or more credits) and graduate and professional students (9 or more credits), unless they are covered under another comparable plan and complete an accepted waiver. Proof of comparable coverage must be submitted online by the billing deadline.

The premium for the plan will be added to your tuition bill as a separate line item. If you have comparable coverage and wish to waive coverage under the Student Medical Insurance Plan, visit healthinsurance.buffalo.edu for an online waiver. Waivers are due by the due date of your tuition bill. The final fall deadline is October 10, 2018. After you complete the waiver, print a copy of your confirmation page as a receipt of your transaction.

Part-time students and covered students who wish to enroll or add eligible dependents may add them for an additional premium during the open enrollment period. Students who are nonmatriculated must be enrolled in 6 or more credit hours and matriculated students must be enrolled in 1 or more credit hours in order to be eligible. Go to healthinsurance.buffalo.edu for more information. In certain circumstances, late enrollment due to a qualifying life event* may be allowed. Visit healthinsurance.buffalo.edu for details or contact Student Medical Insurance.

Enrollment deadline dates
Fall • October 10, 2018
Spring • April 17, 2019
Summer • Varies by session

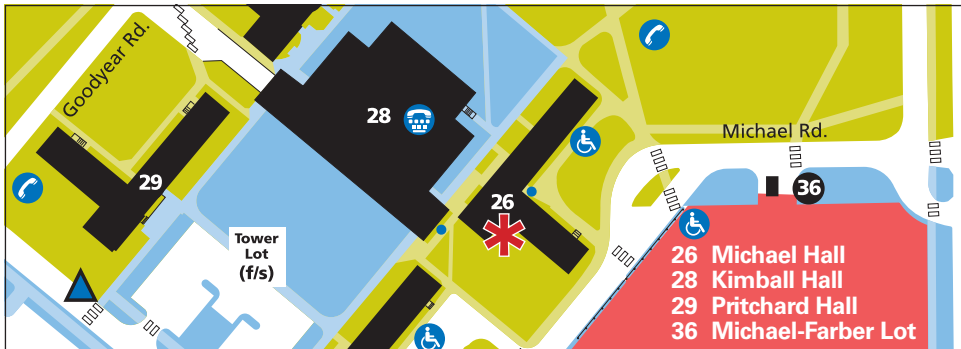
Waiver submissions will be audited by UB, BlueCross BlueShield, and/or its contractors or representatives. You may be required to provide, upon request, any coverage documents and/or other records demonstrating that you meet the school's requirements for waiving the Student Health Insurance Plan. By submitting the waiver request, you agree that your current insurance plan may be contacted for confirmation that your coverage is in force for the application policy year and that it meets the school's waiver requirements.

Please make sure you understand UB's credit hour and other requirements for enrolling in this plan. BlueCross BlueShield reserves the right to review your eligibility to enroll in this plan at any time. If it is determined that you do not meet UB's eligibility requirements for enrollment, your participation in the plan may be terminated or rescinded in accordance with its terms and applicable laws.

* Qualifying life events include changes in marital status, dependent status, employment status, address that results in loss of benefits eligibility, Medicare or Medicaid status, and/or coverage ordered by a court.

Your Prescription Drug Benefits

When you need a medication, your first option should be the SBI Pharmacy at 17 Michael Hall on South Campus. Low copays for prescription drugs including specialty and over-the-counter medication are available. Remember to bring your UB insurance ID card when filling a prescription. Convenient mail-order service is also available through the SBI Pharmacy.



Save time and money with mail order

BlueCross BlueShield's pharmacy benefit is brought to you by Express Scripts®, the largest mail-order pharmacy in the country. Express Scripts provides you with convenience and savings on prescription drugs with 90-day pricing, generic alternatives, and home delivery.

Pay less with generic drugs

More than 400 generic medications are available for \$10 or less for a 90-day supply through Express Scripts mail order. After you pay your \$250 deductible, you'll have a \$30/\$50/50% copay per one-month supply on your prescription medications.

Save on your prescriptions with our tablet-splitting program

If your prescription is eligible for the tablet-splitting program, it can be filled for half the number of tablets at twice the strength. You then split the tablets in half to reach your prescribed daily dose. For example, you could purchase 15 tablets for a 30-day supply or 45 tablets for a 90-day supply.

Easy ways to lower your prescription drug costs

Use our *Price a medication tool*, through Express Scripts, to find available lower-cost alternatives for medications you take on an ongoing basis. Access the tool through bcbswny.com/pharmacy and get side-by-side comparisons of lower-cost options.

Around-the-Clock Care

At BlueCross BlueShield, we are proud to offer 24/7 care and support. Members can receive care anytime, day or night, from our personal health advocates and telemedicine services.

Personal health advocates

Health issues can come up at any time. When they do, we're here to help — quickly, confidentially, and at no cost to you. This unique resource is available to you and your family, even if they are not BlueCross BlueShield members. Your personal health advocate can:

- Help you find hospitals, doctors, and dentists
- Research health care costs
- Untangle claims, billing, and payment issues
- And more

For extra help when you need it most, call the customer service number on the back of your member ID card and ask to speak with your personal health advocate.

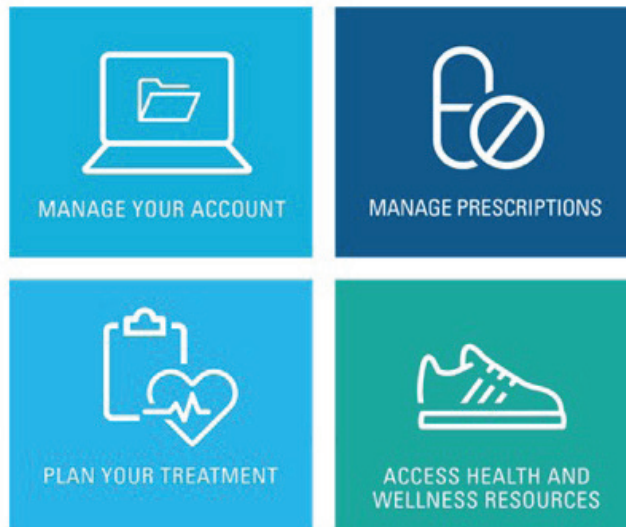
Telemedicine hosted by Doctor On Demand

With Telemedicine hosted by Doctor On Demand, you can be seen right away using your mobile device or computer. It's like having your own personal doctor on call.

Through live video, board-certified physicians review symptoms and medications, perform an exam, and recommend a treatment plan. Doctors are available within minutes or by appointment.

To access care, visit **DoctorOnDemand.com** or download the Doctor On Demand app from the App Store (iPhone) or Google Play (Android).

Online Tools



Blue Discounts program

Blue Discounts offers great deals in Western New York. Just show your member ID card to save. Enjoy exclusive offers at the Sabres Store, Buffalo Philharmonic, Canalside, and more. Go to **bluediscountswny.com** for more information.



Free Mobile App

We go where you go

With BlueCross BlueShield's free mobile app, you have fast access to valuable information whenever and wherever you need it.

Features:

- Find a doctor
- Review your plan and coverage details
- Access your claims data
- Update your contact information
- Store/order your ID card

Search *BlueCross BlueShield of Western New York* at the Apple App store or Google Play and download now.



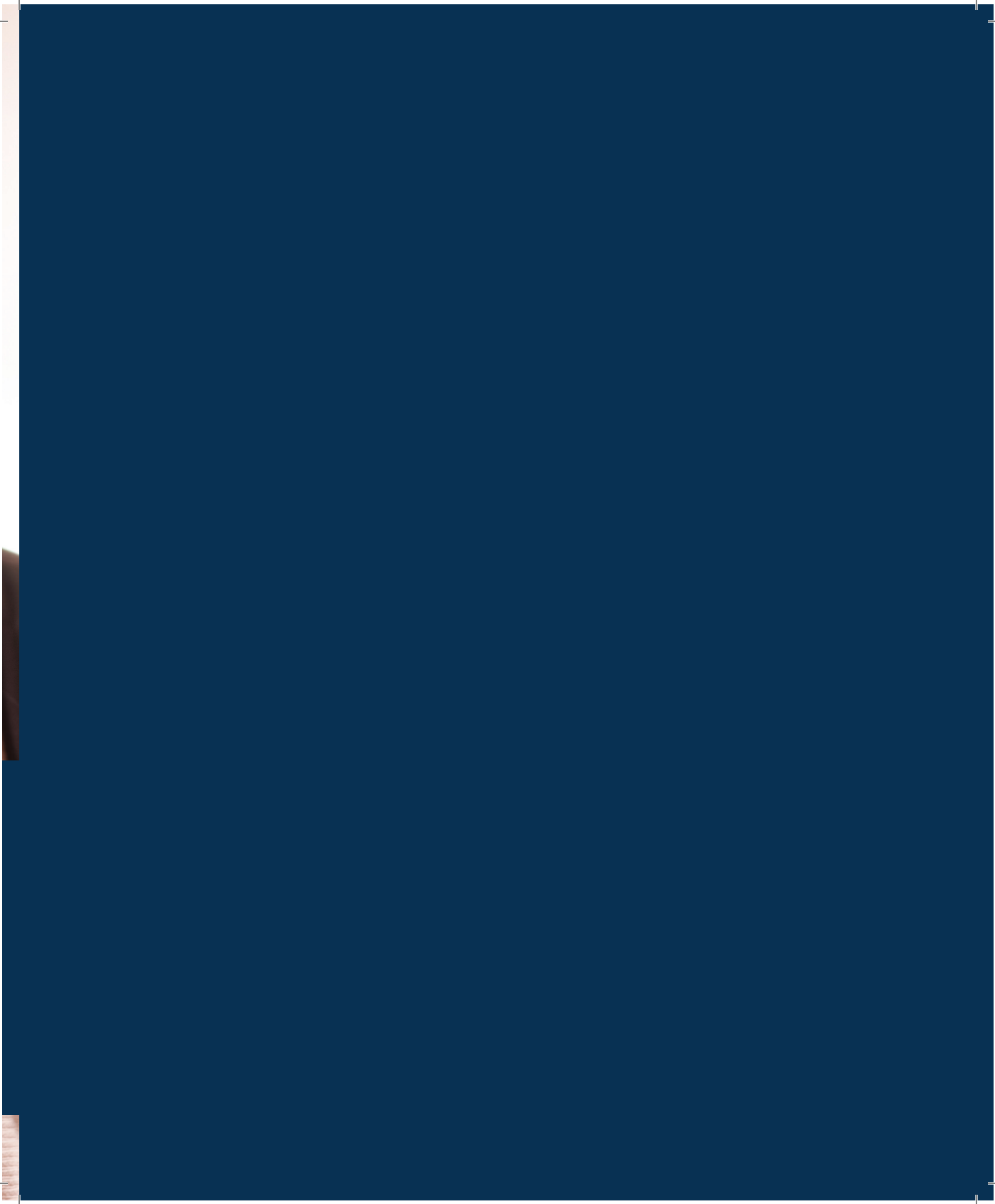
Building Healthier Lives Together

At BlueCross BlueShield, being part of our family means you receive more than just health insurance. It's about the compassion of a cross — the security in knowing the card you carry is accepted by 90% of doctors. And, it's about the protection of a shield — the power of that card to open doors in all 50 states.

Wishing you a healthy and productive year!

Student Medical Insurance Office Staff







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