



Choose a plan design to help you focus on your health

**2023-2024 Embry-Riddle Aeronautical University
Waiver Guide
Daytona Campus**

**United
Healthcare®**

Knowing more about health insurance helps you make informed decisions

By understanding your options, you can select the coverage that best fits your needs. In this guide, you'll find information to help make your choices easier.

Embry-Riddle Aeronautical University, in partnership with UnitedHealthcare Student Resources, is committed to providing valuable information regarding waivers and plans that may be available to students.

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Embry-Riddle Aeronautical University

- <https://daytonabeach.erau.edu/about/health-wellness>
- Ernie page → Departments → Health and Wellness (Daytona Beach) → Student Health Insurance Tab
- Phone: 386-226-7917 or 386-226-6036
- Email: dbhealth@erau.edu or CREAKN@erau.edu

UnitedHealthcare Student Resources

- **Toll-free Customer Service: 1-800-767-0700**
Email: customerservice@uhcsr.com
- **UHCSR Insurance Plan Coverage and Benefits Information**
can be viewed here: <http://www.uhcsr.com/erau>

What is an insurance waiver

We're here to provide helpful information to help students make informed decisions about their healthcare

Let's talk basics.

All students enrolled at Embry-Riddle Aeronautical University are required to be enrolled in a health insurance plan. Students who are covered under a plan that provides comparable coverage while on campus may request to opt out of the school sponsored student insurance plan. An insurance waiver is the process of submitting a formal request to opt out of the Embry-Riddle Aeronautical University student health insurance plan.

Students who can provide proof of comparable insurance coverage may opt out of the Embry-Riddle Aeronautical University health insurance plan by completing an insurance waiver request. In order for the opt out request to be approved, certain requirements must be met. What are the waiver requirements? For the Embry-Riddle Aeronautical University specific waiver requirements, review the Embry-Riddle Aeronautical University waiver information for international and domestic students on the next page.

How can students choose the plan that's right for them?

Health insurance is going to be something students deal with for many years to come. Reviewing what the plan has to offer helps students choose a plan with adequate coverage and access to quality providers.



Analyze a summary of the plan to understand the coverage that is being offered. Coverage may be limited based on your location or the type of service being received. Make sure to check what is covered and what is excluded.



Consider what providers are part of the network. Access to in-network providers near your campus can help you save money while receiving high-quality care.



Examine your individual needs. Find out if the plan covers services and/or medications, in the area which you are attending school, that you need so you can focus on your health and education.



Embry-Riddle Aeronautical University waiver requirements

Waiver requirements

Waivers may be granted to students who satisfy the criteria below.

In order to be eligible to waive out of the student health insurance plan, students must submit their online waiver. Each fall new and returning students must submit the annual insurance waiver request online during the fall waiver period. Students entering in the spring or summer semesters must submit an insurance waiver form for those semesters however you must submit one again during the fall annual insurance waiver request period. See the dates below for the waiver deadlines.

Your private health insurance must show the following:

- The claims administrator for your plan is based in the United States and there is a US telephone number and address for submission of claims
- Your plan provides coverage while you are enrolled at Embry-Riddle Aeronautical University
- Your plan provides for both emergency and non-emergency health care in the state of Florida
- Your plan has participating hospitals, physicians, pharmacies, and mental health care providers within a 50-mile radius of the campus
- Your plan provides inpatient/outpatient mental health care and chemical dependency benefits in Florida
- Your plan has a benefit for prescription medications in Florida
- Your plan covers laboratory and radiology expenses in Florida
- Your plan provides essential services with unlimited lifetime maximums. Most domestic policies follow this criteria as guided by the current US regulations of the Affordable Care Act

International Students Only:

- Repatriation: \$25,000 coverage to return the student's remains to his/her native country
- Medical Evacuation: \$50,000 to permit the patient to be transported to his/her home country and to be accompanied by a provider or escort, if directed by the physician in charge

Fall waiver deadline
8/18/2023

Spring waiver deadline
1/3/2024

Summer 1 waiver deadline
5/8/2024

Summer 2 waiver deadline
6/20/2024

Helpful highlights

Frequently asked questions (FAQ)

Learning about student insurance and the Student Health Insurance Plan (SHIP).

Understanding health insurance options for college students can be difficult. Students usually have several options available, including: SHIP plans, parents' employer plans (generally, up to age 26 if dependent coverage is available), employer plans (for eligible employed students).

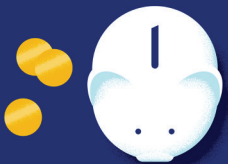
When you line them up side by side, choosing the SHIP may be the best value for your money.

Did you know that your school's student insurance plan may be a good alternative?



If your school has a Student Health Center, we will likely treat it like a preferred provider in our network.

Most of our student plans include global emergency services from UnitedHealthcare Global; great for when students are traveling or studying abroad.



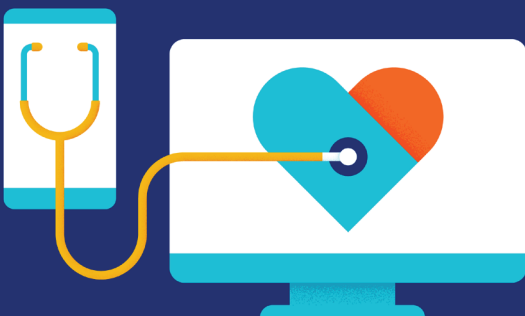
Student insurance premium may be lower than comparable Exchange plans.

Student insurance plans generally offer lower deductibles, copayments, out-of-pocket maximums, and premiums than lower cost options (Bronze, Silver and Catastrophic) offered through the Marketplaces.

Depending on the school, students may be able to use financial aid to purchase the school-sponsored student health insurance plan.



Our student plans have a national network of preferred providers backed by UnitedHealthcare. That means we've got students covered whether they're at school, at home or enjoying spring break.



Visit our website, www.uhcsr.com/faqs, to search for answers to questions we hear a lot from students who need to make decisions about student health insurance.

Helpful terms to know when choosing a plan

Understand insurance terminology

Helping students make informed decisions by providing a glossary of frequently used terms.

Health insurance is going to be something students deal with for many years to come. Visit our website, www.uhcsr.com/glossary, to review insurance terminology students need to know so they can make informed decisions. Here are several important terms to understand when choosing an insurance plan:

Coinsurance*

Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay coinsurance plus any deductibles you owe. For example, if the health insurance or plan's allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.

Co-payment*

A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Covered service or expense

That portion of a medical, dental or vision expense that your benefit plan has agreed to pay for or reimburse.

Deductible*

The amount you owe for covered health care services before your health insurance or plan begins to pay. For example, if your deductible is \$1000, your plan won't pay anything until you've met your \$1000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

Network*

The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

Out-of-pocket limit*

The most you pay during a policy period (usually a plan year) before your health insurance or plan begins to pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges or health care your health insurance or plan doesn't cover. Some health insurance or plans don't count all of your co-payments, deductibles, coinsurance payments, out-of-network payments or other expenses toward this limit.

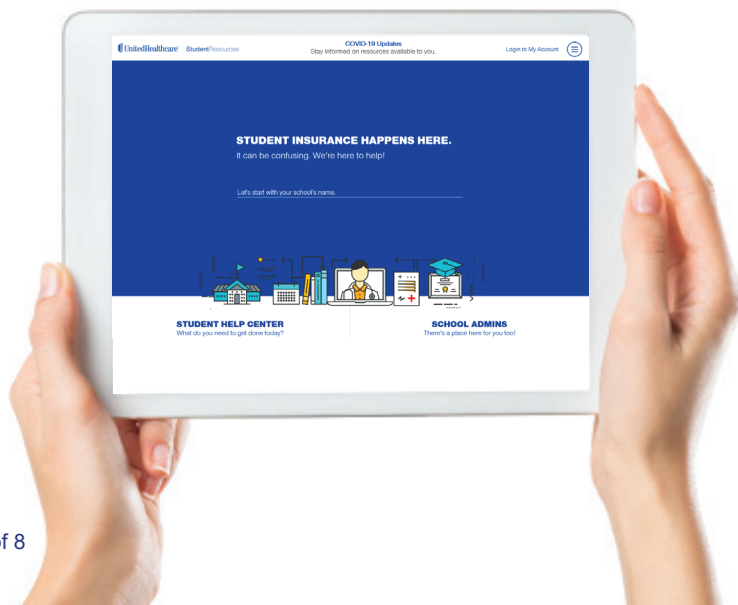
Preventive care

Health care services that help prevent disease. Flu shots and Pap smears are examples of preventive care.

Visit www.uhcsr.com/glossary for more insurance terms.

Want more information?

Visit www.uhcsr.com/insurance101 to find out things like how health insurance works or what types of health insurance are out there.



Network access

It is important to find the right doctor

Choose with confidence.

We understand that finding the best value when searching for a doctor can be challenging. It's important to consider how you can receive the greatest value from a student health insurance plan and save money.

When selecting a plan, examine if it offers local and nationwide networks or premium designation programs. Remember that there can be coverage outside the preferred provider network, but many times there is a lower benefit level or no coverage. In addition, ask yourself: does this plan include useful options to help me lower my out-of-pocket costs?



The network can help lower your costs.

To help you save money, make sure it is easy for you to find available providers participating in the network. Check to see if there are local providers in the area you will be living in.

1 Does the plan work with the student health center?

It should! Most student health centers provide low cost care for acute illnesses and injuries on an outpatient basis. They also provide wellness education to the campus community. Choosing a plan that works with the student health center may help you cut costs and find services on or close to campus.

The Embry-Riddle Aeronautical University plan administered by UnitedHealthcare Student Resources waives the deductible and copays at the student health center for Physician's Visits. This gives you the option of quality care you can trust, where you need it.

2 Are providers available near campus?

The plan you select should have a large network of quality and cost-efficient providers near campus, including: Participating (network) doctors, mental health professionals, hospitals, clinics, pharmacies and laboratories. Do you have access to easily search for these providers?

3 Are virtual doctor visits available?

Get access to care online, at any time. For non-emergency medical care, a virtual doctor visit can let you see and talk with a doctor from your mobile device or computer. In addition to saving you time, the cost of the virtual doctor visit is typically lower than being treated at a doctor's office, urgent care center or emergency room.



Visit www.uhcsr.com/erau and click on "Find Providers" to search for the providers you need to take control of your health.

Choose a plan design to help you focus on your health

Understand your options

Choose with confidence.



It's crucial to understand insurance terminology, how student health plans work and what is required to waive out of the Embry-Riddle Aeronautical University plan. We want you to make an informed decision about the healthcare you could be receiving.



Learning about insurance types and terminology will help you make the best decision for your health. Understanding the coverage that is being offered and reviewing the benefits and exclusions will help you determine if the services you need are part of the plan.



Consider how the plan works for you, whether you are on or off campus. Does the plan cover providers at your student health center? Are virtual visits available? Are providers available on or near campus?

Finding out the answers to these questions may help you save time and money.



Visit our website, www.uhcsr.com, for more information.

UnitedHealthcare Student Resources does not discriminate on the basis of race, color, national origin, sex, age or disability in health programs and activities.

ATTENTION: Language assistance services, free of charge, are available to you. Please call 1-866-260-2723.

ATENCIÓN: Usted tiene a su disposición servicios de asistencia en otros idiomas, sin cargo. Llame al 1-866-260-2723.

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