Welcome to Penn State!

Your health, happiness and academic success are our top priorities.

We hope that while attending Penn State you never fall ill or become injured. The reality is, however, that illness and injury can occur at any time. Students must be prepared to react to these situations and seek treatment accordingly.

In this presentation, we will cover:

• How and where to seek medical treatment while attending Penn State
• Services offered through University Health Services
• Penn State Immunization Requirements
• Student Health Insurance - Requirements and Plan Details
In the United States, there are a variety of health care facilities that treat different conditions with varying degrees of urgency and specialization. Let’s take a closer look at these options.

• **Hospitals/Emergency Rooms**
  – Hospital emergency rooms are designed to treat life threatening emergencies and severe illnesses and injuries. These facilities are also very costly. **If you experience a medical emergency while attending Penn State, please call 911 to be transported to the nearest emergency room** (Mount Nittany Medical Center). If your condition is not life threatening, consider one of following options instead.
Where to Seek Medical Treatment Cont.

• **Campus Health Center**
  – University Health Services in the Student Health Center should be your first stop for medical treatment; particularly if you are enrolled in the Penn State Student Health Insurance Plan. Board certified physicians and clinicians are able to diagnose and treat patients from their convenient on-campus location.

• **Local Doctors Offices**
  – Sometimes called “general practitioners” or “family doctors,” these offices are also a good place to start your medical care if you are not enrolled in the Penn State Student Health Insurance Plan. They typically require an appointment, and some doctors may not accept new or short-term patients.

• **Urgent Care and Walk-in Clinics**
  – If you experience a medical issue when the on-campus health center is not open, you may choose to seek treatment at an urgent care center or walk-in clinic. These facilities typically offer longer operating hours and no appointment in necessary to be seen.

*Urgent care centers typically cost more than a standard on-campus health or doctors office visit but less than the emergency room.*
University Health Services (UHS) 
Your Campus Health Center

University Health Services (abbreviated as UHS) is located in the Student Health Center on Bigler Road. The building is adjacent to the Bank of America Career Services Building and the Eisenhower Parking Deck.

*University Health Services should be your first stop for medical care if you are enrolled in the Penn State Student Health Insurance Plan.*
UHS Hours

• Weekdays (by appointment)
  ✓ M, T, Th, F – 8 a.m. to 5 p.m.
  ✓ Wednesday – 9 a.m. to 5 p.m.

• Saturdays (urgent care walk-ins only)
  ✓ 11 a.m. to 3 p.m. during fall and spring semesters
For Medical Emergencies

– In a true medical emergency, always Call 911 for an ambulance (24 hours a day)

– To address medical concerns at any time; call the UHS Advice Nurse at 814-863-4463 for help (24 hours a day)
UHS Services

Medical Care
UHS clinicians are able to provide treatment for a variety of health concerns that most commonly include:

- Sore throats
- Fever
- Colds
- Flu and other viral infections
- Asthma
- Allergies
- Headaches
- And many more acute and preexisting conditions

Students who have an ongoing medical condition are strongly urged to schedule an appointment with UHS shortly after arriving on campus to establish care.
Other On-Site Services at UHS

In addition to medical care, UHS also offers the following on site services:

**Pharmacy**
- Over-the-counter medications
- Health care products.
- Existing prescriptions can be transferred to our pharmacy

**X-Ray and Ultrasound**
- UHS imaging services help physicians diagnose and treat conditions related to:
  - Abdomen
  - Liver
  - Pancreas
  - Spleen
  - Thyroid
  - Testicles
  - Uterus
  - Ovaries
  - And more
Other On-Site Services at UHS

Physical Therapy

- UHS provides physical therapy for a variety of concerns including:
  - ankle sprains
  - knee or shoulder pain
  - chronic neck or back pain,
  - pain related to a car accident or computer use
  - sports related injuries
  - post-surgical conditions

Clinical Laboratory

- UHS has an accredited on-site laboratory. These services help clinicians diagnose conditions through the analysis of blood, urine and other specimens
Health Promotion and Wellness staff and student volunteers provide resources, education and programs that help students make healthy lifestyle choices.

Health Promotion and Wellness resources include information for students on topics that include:

- Sexual Health
- Nutrition and Fitness
- Wellness
- Alcohol
- Free HIV Testing
- Time Management
- Tobacco
- Drugs
- Body Image
- Eating Disorders
- Smoking Cessation
- And More
myUHS – Online Access to Care

• Make appointments 24/7
• Receive test results
• Submit forms
• Send and receive secure messages with your clinician
• E-mail the advice nurse
• Print copies of your bill
Your care is strictly confidential

UHS does not share patient information with parents, faculty, or any other third party without implicit consent from the patient.
Who can be seen at UHS?

- All registered students
- Spouses of students enrolled in the Penn State Student Health Insurance Plan (SHIP)
Pediatric and Children’s Services

UHS does not provide medical services to children under 18. Health care for children can be obtained through the Penn State Hershey medical groups. Additional providers can also be found on the First Student website.
Free Yoga Classes

University Health Services offers free beginners Yoga classes to all Penn State students in the Student Health Center.

The Fall 2017 Semester Schedule is:

Wednesday 4:00 p.m. – 5:00 p.m.
Thursday 4:00 p.m. – 5:00 p.m.

205 Student Health Center

Yoga mats and blocks are provided – no needed to sign up in advance!
QUESTIONS ABOUT UHS PROGRAMS AND SERVICES?

VISIT OUR WEBSITE TO LEARN MORE
Studentaffairs.psu.edu/health

EMAIL
UHS-INFO@psu.edu
Immunizations

Penn State requires all degree-seeking students, domestic and international to be immunized against:

- **Measles, Mumps and Rubella** (MMR)
- **Meningitis** (required for all students living in University housing)

Important Immunization Information

Visit the University Health Services website studentaffairs.psu.edu/health/immunizations/ for information on required immunizations and to download the Penn State Immunization Verification Form.

Using the two-step process outlined on the website, submit your information to myUHS prior to August 21.

**Step 1:** PRINT and TAKE a copy of the Penn State Immunization Verification Form to your health care provider for completion.

**Step 2:** Log in to myUHS using your Penn State access credentials, and upload images of the completed Penn State Immunization Verification Form and, if applicable, any positive antibody titer blood test results.

Questions?

email: UHS-HIM@psu.edu

Penn State Student Affairs | University Health Services

studentaffairs.psu.edu/health
Immunizations

In addition, Penn State strongly recommends that all students be immunized against:

- Varicella (chicken pox)
- Pertussis (whooping cough)
- Tetanus-Diptheria-Pertussis (Tdap)
- Hepatitis B
- Hepatitis A
- Human Papillomavirus (HPV)
- Pneumococcal (pneumonia)

*UHS has most immunizations if you are not up to date. Please contact UHS to schedule a vaccine appointment.*
Immunizations – How to Comply

All incoming undergraduate and graduate students must submit proof of immunizations. Immunization information may be submitted through the two step process outlined below:

- **Step 1:** PRINT and TAKE a copy of the Penn State Immunization Verification Form to your health care provider for completion.

- **Step 2:** Log in to myUHS using your Penn State access credentials, and upload images of the completed Penn State Immunization Verification Form and, if applicable, any positive antibody titer blood test results.

*All information must be submitted in English.

* After August 21, 2017 any student who is non-compliant will have a registration hold placed on their student account.
QUESTIONS?

Contact Health Information Management Student Health Center
(814) 863-1975
UHS-HIM@psu.edu
Student Health Insurance
Third Floor – 302 Student Health Center

HOURS

Monday, Tuesday, Thursday, Friday
8:00 a.m. – 5:00 p.m.

Wednesday
9:00 a.m. – 5:00 p.m.
Role of Student Health Insurance office

- Administers and manages Student Health Insurance Plans
- Enforces the health insurance requirement
- Helps students with any insurance questions and concerns
Health Care in the U.S.

• The U.S. does NOT have a national healthcare plan.

• Everyone in the U.S. is financially responsible for their own healthcare needs.
What is Insurance?

• When a large group of people (both sick and healthy) pay an established amount of money for some protection against loss.

• The amount of money that everyone pays is put together in one pool or fund.

• When someone gets sick or injured and incurs medical costs, money is taken from this pool to pay for part or all of these costs.
INSURANCE
Protection against losses.

students (both sick and healthy) → pay a sum of money → creates a fund or pool of money

Everyone who pays a sum shares the cost.
Terms to Know

- **Dependents**: Spouses or children that you would add to the insurance plan.

- **Premiums**: The amount you pay up front to be covered by the insurance company.

- **Networks**: The hospitals and physicians that have agreed to accept a specific rate of payment from the insurance company. You pay more if you go out of network.

- **Deductible**: The amount that you need to pay first before the insurance company starts to kick in.

- **Copay**: Payment that you pay up front at the time you have a service (like a ticket to a movie or a concert).

- **Coinsurance**: No up front payment. The provider sends the bill to the insurance company. The insurance company pays a percentage of the cost. Then you receive a bill and pay the balance due.
Health Insurance is Required for international students

- All international students and accompanying dependents (spouse, children) are required to submit proof of health insurance that meets specific criteria, or purchase the **Penn State Student Health Insurance Plan**.

- This requirement has been put in place to ensure that students have adequate health care coverage at Penn State. Health care services can be very costly and unexpected expenses can be disruptive to a student’s academic progress.
How to meet the Health Insurance Requirement

International students must either:

• Enroll in the Penn State Student Health Insurance Plan (SHIP)

• Provide proof of an alternate health insurance plan that meets all of the *International Student and Dependent Waiver Standards for Student Health Insurance*, which are detailed on the UHS website.
What is the Penn State SHIP?

The Penn State Student Health Insurance Plan (SHIP) is a comprehensive plan offered at a competitive price with a wide network of providers across the United States. The plan is offered through First Student College Student Health Insurance, underwritten by United Healthcare Student Resources.

The Penn State SHIP is available to:
- Graduate students enrolled in one or more credit hours
- Undergraduate students enrolled in three or more credit hours
SHIP – Medical Benefits

SHIP medical benefits are the same for all Penn State students

**Annual Deductible**
- $250 (individual)
- $500 (family)

**Coverage**
- 90% In-Network
- 70% Out-of-Net

**In-Network Out of Pocket Maximums**
- $1,300 (individual)
- $2,600 (family)

**Other**
- $10 Office Visit Copays (waived at UHS) - Primary Care, Mental Health, and Specialist Physician Visits
- Emergency Room Copay: $150 (waived if admitted to the hospital to inpatient status), then deductible and 90% coinsurance
- Prescriptions Copay:
  - $0 at UHS or HMC Pharmacy;
  - $10/$30/$60 in-network pharmacy; or
  - 50% coinsurance out-of-network pharmacy.
SHIP – Medical Benefits Cont.

• Services are covered at 100% at University Health Services at University Park. No deductibles, co-pays or coinsurances are applied. This includes health care visits, labs, and x-rays. Even prescriptions are covered at 100% at University Health Services Pharmacy at University Park, and you can get a 90 day supply for chronic or maintenance medications.

• Referrals are required for services outside of University Health Services.

UHS should always be your first stop for medical care with the Penn State SHIP
SHIP – Additional Medical Benefits Cont.

• United Healthcare Global: Global Emergency Services (UHCG)
  • Medical Evacuation
  • Repatriation benefits
  * This is a service, not an insurance, so UHCG must be contacted to provide the benefits.

• National Telehealth Service
  • Phone # on back of card
  • www.telehealth4students.com

• BetterHelp
  • Contact First Student customer service: 1-888-224-4810

See flyers online at www.firststudent.com.

UHS should always be your first stop for medical care with the Penn State SHIP
2017 – 2018 SHIP Rates

August 10, 2017 – August 12, 2018

• **Graduate students** - (individual plan)
  • Annual = $3,418.00
  • Fall = $1,352.00
  • Spring/Summer = $2066.00
  *This breaks down to a cost of approximately $284.84 per month.*
Graduate Assistants and Graduate Fellows

Graduate assistants and graduate fellows are eligible for subsidized premiums for medical, dental and vision insurance. Graduate Assistants and Graduate Fellows are automatically enrolled in medical, vision and dental each fall.

### Medical - Monthly Payroll Deductions

- The 80% of the annual premium paid by Penn State = $2,734.40.
- The 20% of the annual premium paid by the Graduate Assistant = $683.60

<table>
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<tr>
<th>Payroll Deductions will appear on paycheck as follows:</th>
<th>Fall (Sept through Dec)</th>
<th>Spring (Jan through May)</th>
</tr>
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<tbody>
<tr>
<td>Single Student</td>
<td>$67.60</td>
<td>$82.64</td>
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<tr>
<td>Student and Spouse</td>
<td>$152.10</td>
<td>$185.94</td>
</tr>
<tr>
<td>Student &amp; Child</td>
<td>$152.10</td>
<td>$185.94</td>
</tr>
<tr>
<td>Student &amp; Children</td>
<td>$229.84</td>
<td>$280.96</td>
</tr>
<tr>
<td>Family (Child)</td>
<td>$229.84</td>
<td>$280.96</td>
</tr>
<tr>
<td>Family (Children)</td>
<td>$310.96</td>
<td>$380.12</td>
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The benefits provided by the plan include:

- Diagnostic and Preventative Services
- Basic Services
- Major Services
- Annual Program Max (per covered person): $1,000
- Annual Program Deductible: $25/$50 per person/family

**Dental - Monthly Payroll Deductions**

<table>
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<tr>
<th></th>
<th>Fall (Sept through Dec)</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Single Student</td>
<td>$4.29</td>
<td>$6.83</td>
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<tr>
<td>Family</td>
<td>$14.42</td>
<td>$23.03</td>
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</table>

The 80% of the annual premium paid by Penn State = $205.45
The 20% of the annual premium paid by the Graduate Assistant = $51.31
Graduate Assistants and Graduate Fellows

Vision - Monthly Payroll Deductions

- Examination every 12 months
- Frames every 12 months
- Eyeglass Lenses
- Lasik Surgery
- Contact Fill

The benefits provided by the plan include:

- The 80% of the annual premium paid by Penn State = $47.90
- The 20% of the annual premium paid by the Graduate Assistant = $11.94

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<th>Spring (Jan through May)</th>
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</thead>
<tbody>
<tr>
<td>Single Student</td>
<td>$1.01</td>
<td>$1.58</td>
</tr>
<tr>
<td>Student and Spouse OR Student and Child</td>
<td>$2.37</td>
<td>$3.76</td>
</tr>
<tr>
<td>Family</td>
<td>$3.74</td>
<td>$5.96</td>
</tr>
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</table>

The benefits provided by the plan include:

- Examination every 12 months
- Frames every 12 months
- Eyeglass Lenses
- Lasik Surgery
- Contact Fill

PennState Student Affairs | University Health Services

studentaffairs.psu.edu/health
How to enroll in the Penn State SHIP

Graduate and Professional Students Without Assistantship (domestic and international)

- Visit www.firststudent.com
- Select “Pennsylvania State University”
- Click “Enroll Now-Health Insurance”
- Follow the instructions to enroll

Domestic Graduate Assistants and Fellows

- Graduate Assistants and Graduate Fellows are automatically enrolled in the Penn SHIP each fall semester for medical, dental, and vision coverage. If you choose to accept this coverage, no further action is required.
- If you want to enroll eligible dependents in the Penn State SHIP, you must complete a dependent enrollment form through the Graduate Benefit Enrollment System.
How to enroll in the Penn State SHIP

International Graduate assistants and fellows

**Step 1**
Visit [www.firststudent.com](http://www.firststudent.com)
Select “Pennsylvania State University”
Click “Waive Your School's Insurance”
(Please note: selecting “Waive Your School’s Insurance,” does not indicate that you wish to decline SHIP coverage, rather, that you acknowledge the Penn State SHIP and agree to the monthly paycheck deduction schedule.)
Enter policy details for the Penn State SHIP

**Step 2**
If you want to enroll eligible dependents in the Penn State SHIP, you must complete the a dependent enrollment form through the [Graduate Benefit Enrollment System](http://studentaffairs.psu.edu/health).
Go to Firststudent.com
Select Your School
To Enroll......
GRADUATE BENEFIT ENROLLMENT SYSTEM

Automatic Medical, Dental and Vision Coverage

Graduate Assistants and Graduate Fellows are automatically enrolled in the Penn State SHIP each fall semester for medical, dental, and vision coverage. Students may choose to decline this coverage or add additional dependents to their plan by visiting University Health Services Graduate Benefit Enrollment System and submitting a Declination/Enrollment form.

It is important to note that the plan will reset to "Single Student Coverage" each fall semester. Students must resubmit a new Declination/Enrollment form each fall to maintain their desired benefits.

How do I know if my current insurance coverage is adequate?

Domestic Graduate Assistants and Graduate Fellows may choose to decline coverage with the Penn State SHIP. It is strongly recommended that any domestic student declining SHIP coverage have an alternate health insurance policy that covers the following:

- Your health insurance should provide coverage in the campus community you are attending school.
- Your health insurance should not require pre-authorization for services in the campus community you are attending school.
How to waive the Penn State SHIP

To decline SHIP coverage, international students must have an alternate health insurance plan that meets all of Penn State’s [International Student and Dependent Waiver Standards for Student Health Insurance](#).

**Graduate/Professional Students Without Assistantship (domestic and international)**
- Visit [www.firststudent.com](http://www.firststudent.com)
- Select “Pennsylvania State University”
- Click “Waive Your School’s Health Insurance”
- Enter policy details for an alternate health insurance plan that meets all of the **waiver criteria** when prompted

**Domestic graduate assistants and fellows**
- Graduate Assistants and Graduate Fellows are automatically enrolled in the Penn SHIP each fall semester for medical, dental, and vision coverage. Students may choose to decline this coverage by completing an insurance declination form through the [Graduate Benefit Enrollment System](#)
How to waive the Penn State SHIP

International Graduate Assistants and Fellows

Step 1
• Visit www.firststudent.com
• Select “Pennsylvania State University”
• Click “Waive Your School's Insurance”
• Enter policy details for an alternate health insurance plan that meets all of the waiver criteria when prompted

Step 2
• If you choose to decline medical, dental or vision coverage, you must also complete a declination form through the Graduate Benefit Enrollment System
Go to Firststudent.com
To Waive the Insurance.....
International GA/FE Waiver

• Yes to all waiver questions
• Company Name: UHCSR
• Company Mailing Address: P.O. Box 809025, Dallas, TX 75380-9025
• Member ID: 000
• Group #: 2017-547-2
• Policyholder Member ID#: 000
• Insurance Plan Type: PPO
• Are you a graduate assistant/fellow? Yes / No
Deadlines and Late Fees

Health insurance enrollment and waiver forms must be submitted by September 5, 2017.

After this deadline, international students who have taken no action will have a hold placed on their account and incur a $50 fee for first-time late offenses, and a $100 fee for subsequent late offenses.
Graduate Assistants and Graduate Fellows - WorkLion

- WorkLion, the new Penn State HR portal, is scheduled to launch in December 2017
- Graduate Assistants and Graduate Fellows will receive an email notifying them of the change as well as necessary steps to complete.
- Insurance elections will be carried over from fall 2017 to spring 2018
Other important information – Request for Social Security Numbers

• Due to new federal regulation, health insurance companies are now required to collect Social Security Numbers (SSN) for all of their enrollees.

• You will be asked for this information when you sign into your My Account on the First Student website.

• If You Have an SSN - Please follow the directions on the website.

• If You Do Not Have an SSN - You may ignore this request. First Student is aware that not all international students are eligible for an SSN. However, they are still required to request it from you three times over the next several months.

• Please do not be concerned by the tone and urgency of the request–if you don’t have an SSN, you will still be covered under the health insurance plan.
QUESTIONS?

Contact the Student Health Insurance office
302 Student Health Center
(814) 865-7467
Uhs-insurance@psu.edu
For more information, visit: studentaffairs.psu.edu/health/services/insurance

@PSU_UHS
facebook.com/PennStateUHS/