

Health Care Coverage as a Full-time Student

As a student, before you leave for school you should know several things about your health insurance policy. The information below explains some of the common questions you may have regarding your health care coverage while you go to school.

What information about my health plan do I need to have?

The first step is to meet with your parent(s) and review the health care benefits you have. Contact Health Tradition Customer Service at 1-877-832-1823 (toll-free) to request copies of plan materials or a membership card to refer to while you're at school.

You also should review the provider directory to identify the nearest participating medical, pharmacy and mental health/substance abuse providers in the area. Call Customer Service for an additional copy of the provider directory.

Finally, get your own membership card and keep it with you at all times. Your membership card has your policy number, information for submitting bills and telephone numbers for customer service, *Ask Mayo Clinic* (toll-free nurse line) and utilization management for a hospital admission or prior authorization. Remember to show your card when you receive any health care services or fill a prescription.

What if my school is outside the Health Tradition service area?

Health Tradition Premier offers a range of health care resources when you need help. Use the general guidelines below to help determine who to contact:

- **Ask Mayo Clinic** — This nurse line is available 24 hours a day, 365 days a year. Call *Ask Mayo Clinic* for answers to your health-related questions. The registered nurses will provide you with reliable information and help you choose the right level of care for your situation. You can reach an *Ask Mayo Clinic* nurse by calling toll-free 1-877-817-0936.
- **Urgent Care Center** — Urgent care centers are available to treat illnesses or injuries (for example, sprained ankle, minor cuts and burns) that are not life threatening but do require medical attention.
- **Emergency Room** — Emergency rooms are available to treat conditions that require immediate care to preserve life, to prevent serious impairment to bodily function and parts or to avoid placing your physical or mental health in serious jeopardy. These are available 24 hours a day.

Is routine care or follow-up care covered?

For Health Tradition Premier members, routine care received outside the Health Tradition service area is not covered, and any follow-up care from emergency room or urgent care visits requires prior authorization from Health Tradition. For Premier Plus members, coverage is provided, however, you will receive the lesser insurance benefit for the services as stated on your Summary of Benefits.

When do I need to call Health Tradition for approval of services?

Health Tradition Premier members must obtain prior authorization for subsequent follow-up care and durable medical equipment following emergency care or urgent care visits outside the Health Tradition service area. Prior authorization is not required for Premier Plus members for these types of services, however, they will be processed at the lesser benefit.

Under either Premier or Premier Plus, you should contact Utilization Management at 1-888-758-7848 (toll-free) within 48 hours or as soon as medically possible if you are admitted to a hospital as a result of an emergency. If you are not able to call, please ask a family member or your health care provider to call for you. If the Health Tradition is not notified of the hospital admission, the services will not be covered.

Who pays my bills when I'm a student?

You and your parent(s) should decide who is responsible if there is a balance due after Health Tradition has processed your claims. Share that information with the health care provider office at the time of your visit or as soon as possible if you are admitted into a hospital.

What if I receive a bill or collection notice from the provider I visited?

If you get a bill, please check first with the provider to be sure they have billed the correct insurance plan address, including insurance numbers. Secondly, contact a Member Advocate at 1-888-459-3020 (toll-free) to see if the bill was received, processed by the Plan and qualified as a covered service.

What if I have a health question?

Staffed by experienced registered nurses, *Ask Mayo Clinic* is available 24 hours a day, 365 days a year when you need help deciding how to handle an illness or injury or you want answers to your health care questions. The nurses will provide you with reliable information or direct you to another resource. Simply call 1-877-817-0936 (toll-free).

What if I travel outside the country?

For student travel outside the United States, call your Member Advocate at 1-888-459-3020 (toll-free) for special instructions and benefit information.

What do I need to know about my privacy information?

Now that you are over the age of 18, your medical information is confidential. This means when you need assistance or have questions, you will need to call for help. Health Tradition can only speak to the adult who received the care about questions or concerns unless we have a signed consent to speak with your parent(s) or representative.

How can I give access to my parent(s) or representative to obtain information?

You can give authorization to your parent(s) or representative by signing an *Authorization to Release Information* form. Contact Health Tradition Customer Service at 1-877-832-1823 (toll-free) or the Member Advocate at 1-888-459-3020 for assistance.

Who do I call if I have additional questions?

For additional information, call either Customer Service at 1-877-832-1823 (toll-free) or a Member Advocate at 1-888-459-3020 (toll-free) for assistance.

Health Tradition Health Plan

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MC2577-144WIP