HEALTH INSURANCE for International Students & Scholars

Tips for using your coverage with confidence

#1 SPEAK THE LANGUAGE

**BENEFIT**
Expenses payable to a policyholder as described in the insurance policy.

**CLAIM**
A request for payment from an insurance company.

**CO-PAYMENT / CO-INSURANCE**
The portion of each medical services bill a person must pay out of pocket.

**DEDUCTIBLE**
Set amount that must be paid for medical services each policy year by a policyholder before any payment is due from the insurance company.

**GENERIC PRESCRIPTION**
Prescriptions generally identical to but cheaper than the “brand-name” version.

#2 SEEK THE RIGHT CARE AT THE RIGHT TIME

<table>
<thead>
<tr>
<th>TYPE OF CARE</th>
<th>WHERE TO GO</th>
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<tbody>
<tr>
<td>Preventative, General Doctor visits and conditions that are not urgent. Visits are generally by appointment only.</td>
<td>University Health Services for students and subscribed scholars Primary Care Provider: A family doctor in your insurance network.</td>
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<tr>
<td>Urgent Conditions or injuries that can be treated outside of a hospital but require prompt attention.</td>
<td>University Health Services Urgent Care Clinic for students and subscribed scholars Urgent Care Clinics</td>
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<tr>
<td>Emergency Sever or potentially life-threatening emergencies</td>
<td>Call 911 if you need to be transported quickly or are unable to safely move. Hospital Emergency Room</td>
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When seeking care, don’t forget to:
1. Present your insurance card to your medical provider.
2. Request that they bill your insurance company directly if possible.

**TAKE ADVANTAGE OF NURSE ADVICE LINES**
The UT University Health Services Nurse Advice Line is staffed 24/7 for students and UHS-enrolled scholars at (512) 475-8877
#3 ENGAGE IN YOUR HEALTH

COMMUNICATE WITH YOUR DOCTOR AND PHARMACIST

• Don’t hesitate to ask questions about your symptoms and diagnosis.
• Follow up as necessary after appointments.
• Work together with your doctor to choose treatments that work well with your insurance benefits.

ALWAYS REVIEW YOUR CLAIMS

• Your doctor should submit a claim to your insurance company each time you visit.
• Verify that this claim has been received and processed by your insurance company.
• You should always receive an “Explanation of Benefits” from your insurance company. This document describes what expenses were covered and what you may still owe your provider.
• Check your online accounts and mail for information requests and bills. Overlooked papers can be costly!
• If you feel a claim has been incorrectly denied, follow up with your insurance company. You may be able to have it reprocessed with additional information.

BLUECROSS BLUESHIELD OF TEXAS RESOURCES

BCBS TX is the insurance provider for both the student health insurance plan and UT Select. Take advantage of the many resources available to you if you hold one of these policies.

BLUE ACCESS FOR MEMBERS

Blue Access for Members is the primary way BCBS will communicate with you and post your claim information. Check this account regularly.

BCBSTX.com/members

BLUE ACCESS MOBILE

Search for providers or access your insurance card by logging into the Blue Access Mobile Site from your tablet or smartphone.

24/7 NURSE ADVICE LINE

(866) 412-8795

INTERNATIONAL OFFICE
THE UNIVERSITY OF TEXAS AT AUSTIN
world.utexas.edu/iss