HOW WE DO BUSINESS

Student Health and Wellness operates on a "fee for service" model, like a primary care physician's office. Students will be billed for office visits, medical services, radiology services and prescription medications.

PARTICIPATING INSURANCE CARRIERS

<table>
<thead>
<tr>
<th>Anthem Blue Cross/Blue Shield</th>
<th>Aetna</th>
<th>Cigna</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connecticut Department of Social Services (DSS/HUSKY)</td>
<td>ConnectiCare</td>
<td>United Healthcare/Oxford</td>
</tr>
<tr>
<td>Wellfleet/Cigna (UCONN SHIP)</td>
<td>Tricare</td>
<td>CHAMPVA</td>
</tr>
</tbody>
</table>

We will file medical claims directly with the above carriers and will accept payment of negotiated, reasonable and customary reimbursement. Patients are responsible for any copayments, coinsurance or deductible amounts and will be billed via the University fee bill, after insurance processing, which can take up to 4-8 weeks. \( \text{Please note: if you have an HSA/FSA/Benefits Card to pay for medical services, contact our office at 860.486.9239 once the charges are posted to the fee bill).} \)

NON-PARTICIPATING INSURANCE CARRIERS

If the student is covered by any carrier, other than those listed above, charges for services rendered will be transferred to their university fee bill, to be paid to the bursar's office. The student would then be responsible for seeking reimbursement from their insurance carrier directly. Itemized receipts can be found in the student health portal (myHealth.uconn.edu) which requires the student’s NET ID and password to access.

TO DETERMINE IF OUR PROVIDERS ARE IN-NETWORK WITH YOUR INSURANCE PLAN

Contact your member/customer services and identify our facility as University of Connecticut Student Health Services (Tax ID 06-0772160) and check to see if our medical director, Dr. Ellyssa Eror (NPI 1477539922) is listed as “in network”. We bill under our individual providers, so if Dr. Eror is “in network” with your plan, all of our providers will be “in network”. \( \text{Please note SHaW is a drawing station and all laboratory services will be billed through Quest Diagnostics. Check with your insurance to be sure Quest is a participating lab. Any bills for laboratory testing will be direct mailed by Quest).} \)

RECOMMENDATIONS

A thorough comparison of your current, other coverage, versus the Wellfleet Cigna SHIP is strongly recommended. For students, who are covered/enrolled in the Wellfleet Cigna SHIP, most services provided to the student at SHaW are covered at 100% with no coverage limitations, copay or deductible. The plan also extends to nationwide services, with in-network providers, with no referral, authorization or precertification required. Services, under the Wellfleet Cigna SHIP, outside of SHaW would be subject to applicable deductible and office visit copay.