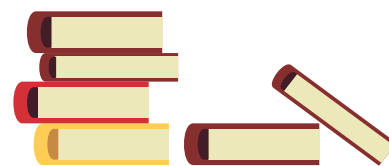


Adulting 101

Your College Health Care Cheat Sheet



The time has come: You're a college student! You've packed, picked your class schedule, moved into the dorm ... but what about health care? When you feel sick, who are you going to call (besides your mom)? We've got you covered with answers to some common questions from the college-aged set and their parents.

Where should I go for care — and how much will it cost?

A **Primary Care Physician** is for routine checkups, immunizations, preventive services and to take care of your general health. **Cost:** Preventive services are covered 100%, but other visits net a copay or coinsurance.

Have a quick medical question that doesn't require immediate treatment? Call your insurance provider's **Nurse Line** for 24/7 questions about symptoms, medication side effects, and when to seek care.

Feeling too crummy to leave the dorm? Try **Telemedicine/Virtual Visits**, available over the phone or online. You can get care for cold and flu symptoms, allergies, bronchitis and more - in some states you can even get a prescription. **Cost:** Usually a first-time consultation fee, then a flat fee for any visit thereafter. A copay may also apply.

Need care now, but it's not an emergency? Head to an **Urgent Care Center**. Common visits include sprains, minor broken bones and infections. **Cost:** Copay or coinsurance; usually higher than an office visit.

Emergency Rooms are for a serious life-threatening conditions such as heavy bleeding, chest pain and severe head injuries. **Cost:** A much higher copay and/or coinsurance.



Time for a checkup?

You can take care of your preventive care (wellness visits, yearly physicals and standard immunizations) while home visiting or on break so you can stay with your current doctor. (But make sure to schedule appointments early as these times book fast!) Going to college out of state? Consider finding a new primary care physician for the next four years - just make sure they're still in-network!



Huh? In-Network?

In-Network: Providers who are contracted with your insurance carrier and have generally agreed to accept a negotiated discounted amount.

Out-of-Network: Not under contract with your carrier. These providers will accept your insurance, but your copay (if applicable) will likely be higher and you may be billed a non-discounted amount for any amount your insurance plan does not cover.

Non-Participating: Providers that have declined entering into a contract with your insurance carrier. You could pay all costs out of pocket.

Be sure to go to an in-network provider whenever possible to save yourself (and your parents) money!

NOTE: Avoid asking providers if they accept your insurance. Instead, ask specifically if they are contracted as a participating provider with your carrier. The best way to check is to call the customer service phone number on the back of your insurance card to verify a provider's network status.

Studying



ABROAD

More and more students today are studying abroad – it’s a great chance to explore new cultures and adventures. But what if you need care while you’re far from home?

What coverage do I need while studying abroad?

Check with your school or study abroad program. Most have coverage in place, which often provides more thorough benefits than your insurance plan. If your program doesn’t provide coverage, ask your insurance provider about expatriate insurance. Having expat coverage will help you receive care while abroad, and avoid an up-front cost.

Can I rely on another country’s universal healthcare while abroad?

Not necessarily. The coverage varies from country to country, and depending on length of stay. Make sure you research the particular country you’re visiting to make sure your bases are covered.



ProTip

Make sure you have enough of any prescriptions you’ll need to last your whole stay. Check on any restrictions on medications you’ll be allowed to bring into the country.



Get any vaccinations required for the country you’re visiting ahead of time. Check the [State Department website](#) for details. Start early – some

vaccination treatments take 6 to 12 months, or need to be administered by a specialist. Your office visit might be covered, but the vaccine itself might not be.



Check if your family has travel accident insurance. Does it cover you as a dependent, even if your parent isn’t traveling with you?