THE UNIVERSITY of TULSA
Alexander Health Center

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UNDERSTANDING HEALTH CARE AND INSURANCE

The health care system in the United States (US) can be difficult to understand. In some countries, the majority of the health care happens in the hospital. In the US, the healthcare system is based on level of care needed.

***You should first seek medical attention at The Alexander Health Center (AHC) if open*, for well visits, minor illnesses and injuries.** There is no charge to see a doctor or nurse at AHC**,** regardless of which insurance you have. There may be a charge for labs and medications.

In the US, medical facilities provide different levels of care:

- **Health Clinics-Doctor Offices:** Well Visits, Annual Exams, Minor Illness and Injuries.
- **Urgent Care:** Minor Illness and Injuries.
- **Hospital Emergency Room (ER):** Major Illnesses and Injuries.

Examples of medical conditions and where you should seek treatment are listed on the yellow trifold card, available in the AHC and graduate office.

When seeking medical care have your photo identification card and insurance card. For off campus medical treatment, you will also need your current Tulsa address and a method by which to pay for deductible expenses.

IMPORTANT INSURANCE INFORMATION

Deductible: *Even if you have health insurance, most companies will not pay for everything*. A deductible is the amount of the charges that you are responsible for before the insurance company will pay any expenses. For example, if you have the Aetna/TU student health plan, you will be responsible for the first $320.00 of any health care expense that you incur at a preferred provider off campus doctor's office or urgent care center. If you go to the ER, you will need to pay the first $320.00 of any charges incurred plus a $50.00 co-pay; then you will be responsible for paying a percentage of the covered expenses.

"Preferred Provider" or **"In-Network Provider":** This means that the insurance company has a list of doctors, clinics and hospitals that provide care with less out of pocket expense for you. For example, if you go to a "Preferred Provider," the Aetna/TU student health plan will pay 90% of the covered expenses (minus the deductible), while you will be responsible for the remaining 10% of the bill. If you do not use a "Preferred Provider" the Aetna/TU student health plan will ONLY pay 70% of the covered expenses. The list of providers can be accessed at www.aetnastudenthealth.com/tu.

"Covered Medical Expenses": Not all services that are provided at a doctor's office, clinic or hospital are paid by the insurance company. Please read your insurance plan carefully to make sure you know what the covered costs are and what services are **"Exclusions."** For example, Aetna/TU student health does not cover acupuncture, cosmetic surgery, dental care, routine eye exams, glasses or non-emergency care when traveling outside the US.

Off Campus Medical Charges: You will receive medical bills and insurance statements via the mail explaining what charges you will be responsible for and which charges the insurance company will pay. This can be confusing. **Do not throw these statements away. You will need to pay your portion.** If you move off campus, you will need to go to the Post Office in ACAC to complete a change of address form.

If you need help understanding the statements or expenses, you can bring your paperwork in to the Alexander Health Center for assistance. Please feel free to call 918-631-2241 for further information.