

## Top 10 things to know about your W&M health insurance

- 1. Use the Student Health Center (SHC):** It is a great facility and low cost to students! It is staffed by registered nurses and physicians. Hours: Monday to Friday, 8am – 5pm (except Wednesday 10am-5pm). Located next to Sadler Center. Call for appointments: 757 221 2998.
- 2. For insurance coverage, you have to use the SHC first, except if** a. it is a true medical *emergency*, b. the SHC is closed, or c. you are more than 16 km (10 miles) from the College campus. In these cases you do not need to use the SHC first or get a referral from SHC.
- 3. Emergency?!** For true *emergencies*, call 911 or go to the emergency room at the hospital.
  - a. If it is not an emergency, and the SHC is open, you **MUST** go to the SHC first or your insurance won't pay.
  - b. If it is not an emergency but you need to see a doctor, and the SHC is closed, it is better to go to a clinic (see a list of local clinics on back)
  - c. **If you are not sure if it is an emergency**, call the **Nurse Hotline (877-499-3568)**, printed on insurance card)
- 4. Prescription drugs are cheapest at the SHC!** \$5 for generic drugs- \$15 for brand-name drugs. They also sell generic over-the-counter medications such as pain relievers, decongestants, antihistamines and medicine to treat a cold, sore throat, and upset stomach.
- 5. Print out your insurance card from <https://www.uhcsr.com/wm> and always carry it with you:** If you go to a hospital or see a doctor, you will need to show them your W&M Health Insurance card when you arrive.
- 6. You have a deductible:** Each policy year (August 1 to July 31), the **FIRST** \$200 of covered medical expenses outside the SHC are paid by you. This is your "deductible." After that, the insurance pays between 50% and 80% of the costs of treatment (see schedule of benefits for details). There is a set amount of a \$75 copayment for each *emergency room* visit and \$30 for each off-campus doctor's visit. For Inpatient Services (meaning you stay overnight in the hospital for care) there is also an annual \$250 (per year) deductible.
- 7. Need to see a specialist? Get a referral from the SHC!** To see a specialist (e.g. allergist), you need a referral from the SHC (or the insurance won't cover it). Exceptions are listed in item 2.
- 8. Use a "preferred provider":** If you are going to see a doctor, specialist, or medical center off campus, it is best to use a "preferred provider" (one that is in our health insurance network) for two reasons: a. The cost is lower, and b. The insurance will cover more of the cost. Find a preferred provider at <https://www.uhcsr.com/wm>
- 9. Your insurance is billed in two parts:** one installment is due with fall tuition; another is due with Spring tuition.

**10. Questions?** Ask Trista Sikes, Insurance Coordinator, [student.insurance@wm.edu](mailto:student.insurance@wm.edu); 221-2978

#### **How to use your insurance**

1. When you see a doctor (except at the SHC) or go to the hospital, show the receptionist your Health Insurance Card.
2. The doctor's office/clinic/hospital should send the bill directly to the insurance company (if you are treated at a hospital, each department that treated you will send its own bill).
3. The insurance company will communicate to the doctor's office/clinic/hospital, explaining how much of the charges are covered by them and how much you have to pay. The insurance company will also send you the "Explanation of benefits".
4. After the doctor's office/clinic/hospital receives the statement from the insurance company, they will send you a revised bill.
5. You pay the revised bill directly to the doctor or facility that treated you, not to the insurance company. (If you think there is an error with the bill contact Trista Sikes, Health insurance Coordinator, [student.insurance@wm.edu](mailto:student.insurance@wm.edu); 221-2978)

#### **Health Evaluation Form:**

- Turn it in to the SHC if you haven't done so already!
- You can get necessary immunizations for the W&M Health Evaluation Form at the SHC.
- You can get your tuberculosis (chest) x-ray at Sentara Williamsburg Regional Medical Center or other Sentara Imaging facilities. Must **first** come to the SHC to get an x-ray order written.

#### **Waivers of the W&M Health Insurance Plan**

- Contact [student.insurance@wm.edu](mailto:student.insurance@wm.edu) **immediately** if you want to request a waiver but haven't done so already.

#### **A list of local clinics - non-emergency care when the SHC is closed**

**Sentara Williamsburg Regional Medical Center** - 100 Sentara Cir., Williamsburg (757) 984-6000

**Med Express** - 120 Monticello Ave., Williamsburg (757) 564-3627

**Newtown Urgent Care** - 4374 Newtown Ave., Williamsburg (757) 259-1900

**Riverside Urgent Care** - 5231 John Tyler Hwy(757) 220-8300

#### **Taxi companies for transportation needs:**

Historic Taxi: 757-258-7755

Yellow Cab of Williamsburg: 757-722-1111

Triangle Taxi: 757-564-6969