



Deseret Mutual Health Plan Married students

2008 – 2009

Who to Contact

BYU-Idaho Student Health Center
Enrollment, Premium, & Coverage Information
100 SHC, Rexburg, ID 83460-2010
M, W, Th, F: 8 a.m. - 5 p.m.
Tues: 8 a.m.- 2 p.m., 3 p.m.- 5 p.m.

phone: 208-496-3407 fax: 208-496-1306
email: clarkr@byui.edu

Scheduling

phone: 208-496-1300
web: www.byui.edu/healthcenter

After-hours Health Advice

phone: 1-800-777-3622

After-hours Urgent Care

Community Care, 72 E. Main Street
phone: 208-359-1770

Madison Memorial Hospital

In an emergency dial 911
450 E. Main Street
phone: 208-356-3691

BYU
IDAHO

Student Health Center

100 Student Health Center
Rexburg, ID
83460-2010
All services: (208) 496-1300
Pharmacy: (208) 496-3429
After hours medical advice:
1-800-777-3622

M, W, Th, F: 8 am - 5 pm
Tues: 8am - 2 pm, 3 pm - 5 pm

BYU-Idaho Insurance Requirement

All matriculating students must have adequate medical coverage in the Rexburg area as long as they have continuing student status. In other words, you must have coverage the entire time you are a continuing BYU-Idaho student, including during any summers you take off or other shortterm breaks from classes. To satisfy the university's requirement, you will be enrolled in the Student Health Plan automatically when you first enroll for classes.

Using the Student Health Plan

The Student Health Center (SHC) is your primary source of medical care. If you need to receive treatment, make your first appointment with the SHC.

If the SHC can't treat you, you'll be referred to a contracted physician in the community. You must preauthorize all care you receive outside the SHC. The SHC will coordinate the preauthorization process.

If you need to see a physician outside of the SHC, make sure your provider is contracted with Deseret Mutual's Preferred Provider Network. If you use non-contracted providers, your benefits will be lower. For help finding a contracted provider, contact Deseret Mutual.

If you use non-contracted providers, you will be responsible to pay any charges over maximum allowable amounts.

After Hours Medical Advice

Deseret Mutual's medical staff is available 24 hours-a-day at 1-800-777-3622. If you need emergency care after SHC hours, go to the nearest contracted urgent care facility or the nearest hospital emergency room, or dial 911.



Deductible

For eligible services received outside the SHC, you must meet a \$750 annual deductible per person, up to a \$1,500 maximum. This means that every year you must pay the first \$750 per person out of your own pocket before Student Health Plan benefits begin.

Also, there is a \$4,750 deductible for maternity care received by non-student spouses.

Prescriptions

The Student Health Plan doesn't cover prescriptions. However, the SHC will provide students with prescriptions at the lowest possible cost and will fill prescriptions from any physician at discounted prices. Your Deseret Mutual ID card will continue to provide you with discounted rates at participating pharmacies. If you have any questions about help for high-cost prescription drugs, please discuss them with your SHC clinician.

Maternity Care

Maternity coverage is included for students enrolled in the Student Health Plan. After meeting the deductible, these benefits apply:

For hospital and ancillary services, you pay 20% of allowable charges after a \$300 co-payment.

For physician office visits, you pay 20% of allowable charges after a \$25 co-payment per visit, up to a maximum of \$250.

Maximum Benefit

The maximum benefit is \$20,000 per academic year for services outside the SHC. For coverage of medical expenses above the maximum benefit, refer to BYU-Idaho's Large Claims Coverage Plan.

Other Keys to Remember

You must have traditional student status to enroll in the plan. If you are a traditional student, you will automatically be enrolled in the Student Health Plan.

You may waive Student Health Plan coverage if you are covered in the Rexburg area by your parent's

insurance or by a group insurance plan provided by your employer or your spouse's employer. Submit the waiver information online at www.byui.edu/accounting office before the insurance deadline for each semester.

Deseret Mutual will assign you a unique ID number. This Deseret Mutual ID is your policy number. Contact Deseret Mutual if you don't receive an insurance card with your ID number.

A pre-existing condition is an injury or illness for which you received medical advice, diagnosis, care, or treatment, or recommended by, a licensed medical provider within six months before your coverage began.

Coverage is effective the first day of classes and will end a day before the next semester begins, or when you lose your continuing student status or withdraw from BYU-Idaho, whichever comes first.

If you enroll in the Student Health Plan and then decide to take a semester off by not enrolling in classes, but you do not withdraw from the university or otherwise lose your status as a continuing student, you will be covered by the Away-from-Campus option of the Student Health Plan during that semester.

You may add a new family member to your coverage within 60 days of acquiring a new dependent through marriage, birth or adoption. To add a dependent, call the BYU-Idaho Income Accounting Office.

If you enroll in the Student Health Plan because you lose your employer-sponsored coverage, the effective date will be the first day after you lose your other coverage.

Not all services are covered by the plan. Please read what is covered in the Student Health Plan Handbook.

About Health Insurance

Deductible

A set dollar amount you pay each benefit period for covered services before your health insurance policy

begins paying benefits. Deductibles are reset each year.

Coinsurance

A percentage, (for example 20%) of the allowed amount you pay for a health care covered service. Coinsurance applies after the deductible has been met,

Co-payment

A fixed dollar amount (for example \$20 or \$30) you pay for specified covered services such as a doctor office visit.

Amount Charged vs. Amount Allowed

A provider can charge you any amount for am service, but a health insurer may establish the maximum they will pay for a given covered service. The amount is often less than the charged amount. Contracting or contracted providers agree to accept the allowed amount (called the maximum allowance in your policy) as payment in full for a covered service and as part of their contract agree not to bill you the difference between the allowed amount and the charged amount.

Contracted or Non-Contracted

Depending on your policy there may be a different benefit level for contracted and non-contracted providers. When you use providers out of the network, you may have to pay significantly more for your health care service.

EOB

An explanation of benefits from (EOB) lists the services for which you or your providers have sent claims for coverage. These forms are not bills but explain the results for each service submitted.

Exclusions

A service or type of service that is specifically excluded from coverage in your policy. Read your police for a full list, but non-covered services often include those considered investigational or convenience items.

NOTE: These definitions are for summary explana-

tion only. Please refer to your policy for specific definitions related to your benefits.

This pamphlet provides a brief description of plan benefits. It is not complete or a legal document.

For more information, see the Student Plan Handbook. The Handbook provides you with an explanation of your benefits under the BYU-Idaho Student Health Plan and constitutes a legal contract between you and Deseret Mutual.

Premium Per Semester

Married Student **\$276**

One Person

Married Student **\$966**

Plus One Family Member

Married Student **\$1,760**

Plus Two or More Family Members

Services Provided in the Student Health Center

You Pay Office Visit Fee	You Pay After Office Visit Fee (for covered services)	Plan Pays After Office Visit Fee (for covered services)
\$10	20%	80%