You get the most out of your insurance when you use the University Health Center!

**Make an Appointment**

Appointments are recommended for all services. Call our appointment desk at 402-472-5000 to schedule your visit. *Walk-ins are seen in the Medical Clinic by a nurse. If, for whatever reason, you cannot keep your appointment, call to cancel or reschedule to avoid missed appointment fees.*

If you are visiting the Pharmacy, there is no appointment needed.

**Bring to all your University Health Center visits:**

- NCard
- StudentBlue insurance card
- *For the Pharmacy, you can show card downloaded to phone*

**Getting Payment from Blue Cross Blue Shield**

The University Health Center will file a claim with Blue Cross Blue Shield, meaning we communicate with Blue Cross Blue Shield about payment based on the terms of StudentBlue.

Blue Cross Blue Shield will send payment to the University Health Center. *You do not need to do anything.*

**Questions?**

If you have questions about Billing or Insurance, the University Health Center staff is here to help. Don’t hesitate to call 402-472-7435. You can also stop by the University Health Center.

**If You Owe Money, How to Pay**

If you have any charges that Blue Cross Blue Shield is not covering (dental, pharmacy, etc.):

- If you would like to pay at time of service, we accept cash, check, Visa, and MasterCard
- OR you can charge to your NCard - 30 days AFTER YOUR VISIT, your University Health Center charges are transferred to your UNL student bill on your MyRED account

The University of Nebraska Health Insurance for:

- UNL International Students
- UNL Graduate Assistants
- Other UNL Students who voluntarily enroll
- Spouses, domestic partners, and children

UNIVERSITY OF NEBRASKA—LINCOLN
**What StudentBlue Covers When You Visit the University Health Center**

### Medical Clinic
- **Preventative Care**: Physicals, Health screenings, Immunizations, Sexually transmitted infection testing, HIV testing, Flu shots.

### Roninary Care
- Illnesses, Injuries, Infections, Allergies, Personal Issues, Medical procedures.

### Women’s Health
- Annual gynecology exams (Pap tests), Colposcopy, Contraception, Pregnancy testing and counseling, Menstrual irregularities, Vaginal infections.

### Preventative Care
- Physicals, Health screenings, Immunizations, Sexually transmitted infection testing, HIV testing, Flu shots.

### Counseling and Psychological Services
- CAPS helps students with:
  - Anxiety and Depression
  - Sexuality Concerns
  - Time Management
  - Grief and Trauma
  - Other Personal Concerns

### Nutrition Counseling
- A registered dietician will help you tailor your diet to meet your personal health needs, including: Diabetes, High Cholesterol, Weight Management, Food Allergies, Digestive Disorders, Meal Planning Tips, and more.

### Physical Therapy
- Licensed physical therapists and physical therapist assistants will evaluate and treat injuries and conditions, including: Back & Neck Pain, Chronic Dysfunction, Motor Vehicle Injuries, Muscle Tension Headaches, Sports Injuries, Post Surgical Rehabilitation, and more.

### University Health Center Pharmacy
- **For Generic Drugs**
  - Generic drugs are copies of brand-name drugs that have the same dosage, intended use, effects, side effects, route of administration, risks, safety, and strength as the original drug.
  - **You pay $5 per prescription and per refill**

### For Brand Name Drugs
- **Formulary brand name drugs**
  - Covered by StudentBlue
  - **You pay $30 per prescription and per refill**

- **Non-formulary brand name drugs**
  - Covered 100% (generic and formulary, with some exceptions)
  - **You pay $80 per prescription and per refill**

### Contraceptives
- Covered 100% (generic and formulary, with some exceptions)
- **You get $1,000 of dental coverage per year!**
- **100% Covered**
- **Partially Covered**

### How Charges Work
- **At the University Health Center**
  - 100% covered, with no deductible or coinsurance.

- **Deductible**
  - The amount you owe for healthcare services before your health insurance plan begins to pay. For example, if your deductible is $500, you need to spend $500 (of your own money) before Blue Cross Blue Shield will help pay for any covered healthcare services.

- **Coinsurance**
  - Your share of the costs of a covered healthcare service, calculated as a percent of the amount for the service. For example, if your x-ray costs $80 and your coinsurance is 20%, you owe $16 of your own money.

- **Copay**
  - A fixed cost you pay for healthcare services. For example, if your copay for a prescription is $5, you owe $5 of your own money.

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<table>
<thead>
<tr>
<th>TYPE OF CARE</th>
<th>IF YOU GO TO A PROVIDER WHO PARTNERS WITH BLUE CROSS BLUE SHIELD (BCBS) CALLED IN-NETWORK PROVIDERS</th>
<th>IF YOU GO TO A PROVIDER WHO DOESN’T PARTNER WITH BLUE CROSS BLUE SHIELD (BCBS) CALLED OUT-OF-NETWORK PROVIDERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician &amp; Nurse Office Visits</td>
<td><strong>You pay $20 (of your own money)</strong> If your bill is more than $20, BCBS will pay the rest.</td>
<td><strong>You need to spend $1,000 (of your own money) before BCBS will help pay for any physician &amp; nurse office visits</strong> After you spend $1,000, BCBS will pay 50% of future out-of-network physician &amp; nurse office visit bills.</td>
</tr>
<tr>
<td>Physician Procedures Ex: Stitches, casts, etc.</td>
<td><strong>You need to spend $500 (of your own money) before BCBS will help pay for any physician procedures</strong> After you spend $500, BCBS will pay for 80% of future in-network physician procedure bills - You pay 20% Ex. If your bill is $100, you will pay $20 and BCBS will pay $80.</td>
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<td>Specialist Office Visits</td>
<td><strong>You pay $30 (of your own money)</strong> If your bill is more than $30, BCBS will pay the rest.</td>
<td><strong>You need to spend $1,000 (of your own money) before BCBS will help pay for any specialist office visits</strong> After you spend $1,000, BCBS will pay 50% of future out-of-network specialist office visit bills.</td>
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<td>Specialist Procedures Ex: Wart removal, mole removal, etc.</td>
<td><strong>You need to spend $500 (of your own money) before BCBS will help pay for any specialist procedures</strong> After you spend $500, BCBS will pay for 80% of future in-network specialist procedure bills - You pay 20% Ex. If your bill is $80, you will pay $16 and BCBS will pay $64.</td>
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<td>Urgent Care Visits</td>
<td><strong>You pay $75 (of your own money)</strong> If your bill is more than $75, BCBS will pay the rest.</td>
<td><strong>You need to spend $1,000 (of your own money) before BCBS will help pay for any urgent care visits</strong> After you spend $1,000, BCBS will pay 50% of future out-of-network urgent care visit bills.</td>
</tr>
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<td>Emergency Room Visits &amp; Emergency Room Physician Charges</td>
<td><strong>You pay $300 (of your own money = your copay) per emergency room visit</strong> - Also, you need to spend an additional $500 (of your own money = your deductible) before BCBS will help pay for any emergency room charges** For example, it’s your first visit to the emergency room and your bill is $800 - You will pay $800 and BCBS will pay $0. After you reach your $500 deductible on emergency room charges - You still need to pay $300 (of your own money = your copay) per emergency room visit - However, for any charges over $300, BCBS will pay for 80% of emergency room charges and you will pay 20% For example, if your bill is $500, you will pay $340 and BCBS will pay $160.</td>
<td><strong>You need to spend $1,000 (of your own money) before BCBS will help pay for any out-patient or in-patient hospital or facility charges</strong> After you spend $1,000, BCBS will pay 50% of future out-of-network out-patient or in-patient hospital or facility bills.</td>
</tr>
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<td>Outpatient or Inpatient Hospital or Facility</td>
<td><strong>You need to spend $500 (of your own money) before BCBS will help pay for any out-patient or in-patient hospital or facility charges</strong> After you spend $500, BCBS will pay for 80% of future in-network out-patient or in-patient hospital or facility bills - You pay 20% Ex. If your bill is $200, you will pay $40 and BCBS will pay $160.</td>
<td><strong>You need to spend $1,000 (of your own money) before BCBS will help pay for any out-patient or in-patient hospital or facility charges</strong> After you spend $1,000, BCBS will pay 50% of future out-of-network out-patient or in-patient hospital or facility bills.</td>
</tr>
<tr>
<td>Laboratory, Radiology, Physical Therapy or Other Diagnostic Testing</td>
<td><strong>You need to spend $500 (of your own money) before BCBS will help pay for any laboratory, radiology, physical therapy or other diagnostic testing</strong> After you spend $500, BCBS will pay for 80% of future in-network laboratory, radiology, physical therapy or other diagnostic testing bills - You pay 20% Ex. If your bill is $60, you will pay $12 and BCBS will pay $48.</td>
<td><strong>You need to pay $1,000 (of your own money) before BCBS will help pay for any laboratory, radiology, physical therapy or other diagnostic testing</strong> After you spend $1,000, BCBS will pay 50% of future out-of-network laboratory, radiology, physical therapy or other diagnostic testing bills.</td>
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<tr>
<td>Dental</td>
<td><strong>You get $1,000 of dental insurance per year and pay coinsurance for some services</strong> - <strong>There is no deductible</strong></td>
<td><strong>You get $1,000 of dental insurance per year and pay coinsurance for some services</strong> - <strong>There is no deductible</strong></td>
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<td>Pharmacy</td>
<td><strong>Generic drugs = $10 copay, Formulary brand name drugs = $40 copay, Non-formulary brand name drugs = $80 copay</strong> <strong>Contraceptives = 100% covered, with some exceptions</strong></td>
<td><strong>Generic drugs = $10 copay, Formulary brand name drugs = $40 copay, Non-formulary brand name drugs = $80 copay + 25% penalty</strong> <strong>Contraceptives = 25% penalty</strong></td>
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