Health Coverage for Visiting Scholars
August 15, 2015 – August 14, 2016

Health Coverage Requirement
Health coverage is required for UK students and Visiting Scholars on a J-1 or J-2 visa within three (3) days of arrival in the United States. See the back of this document for a list of UK’s minimum requirements for health coverage. These requirements must be met throughout your entire stay at UK.

Using an outside health plan
Important: If you decide to buy any plan other than the UK Student Health Plan, you must supply the documentation detailed below to your advisor to remain in compliance with UK and the US government.

Those who choose to purchase an outside plan must submit a letter from their coverage provider on company letterhead, listing the UK minimum coverage requirements and verify that their outside coverage meets or exceeds each listed benefit. This documentation must be submitted to Marc Invergo within three days of arrival at UK.

UK Student Health Plan (SHP)
As a service to our students and scholars, UK offers a customized health plan. Full details on how the plan works, what it includes, and what it does not include are available at uky.myahpcare.com, via the “Benefits” tab.

Plan beginning and ending dates
Although the dates of this plan may not match your stay exactly, the SHP permits Visiting Scholars to purchase coverage for less than the entire benefit year (8/15/2015-8/14/2016) when needed. The UK plan is available in six (6) 2-month periods per benefit year. These dates and rates cannot be changed to match your arrival or departure dates.

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Enrolling in the plan
You will need a local address, a UK ID number (ask your department for assistance if necessary), and a credit or debit card to enroll in the UK Student Health Plan online.

Note: If you must purchase health coverage before you have been assigned a UK ID number, use your 8-digit date of birth (for example: if your birthday is May 31, 1978, you would enter “05311978”) to enroll in the plan. You must contact the company at (855) 856-2385 when you receive your UK ID number to update your account.

You can purchase the number of periods you need in one transaction, or you may return to the website to purchase additional coverage periods at a later time. Remember, you must have qualifying coverage for your entire stay at UK.

Health Care in the United States
The health care system in the United States is quite complicated. Scholars who purchase the UK Student Health Plan have access to an on-campus advocate for Visiting Scholars to work through any questions about enrolling in the plan,
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using the plan, and understanding the paperwork that follows. Contact studenthealthplan@uky.edu for questions about the UK Student Health Plan.

Minimum Requirements for Outside Health Coverage

UK only accepts waiver applications that meet one of the following criteria:

- Scholar is sponsored by the United States government;
- Scholar is sponsored by a foreign government recognized by the United States or certain international, government-sponsored or non-governmental organizations, and covered under a health plan that is compliant with the Affordable Care Act (ACA). If the health plan does not include medical evacuation and repatriation, a rider must be purchased providing coverage at equal limits to the UK Student Health Plan;
- Scholar is enrolled in an employer-provided group health plan, as a primary member or dependent, that is compliant with the ACA. If the health plan does not include medical evacuation and repatriation, a rider must be purchased providing coverage at equal limits to the UK Student Health Plan;
- Student is part of an exchange program that provides a group health coverage policy through the home university or organization coordinating the exchange. Note: Not all home universities/organizations allow for exemptions.

NOTE: Travel plans are not accepted.

Minimum Benefit Requirements

1. Unlimited coverage per Injury or Sickness.
2. Unlimited coverage for essential benefits, including hospitalizations, doctor services, prescription drugs, rehabilitation and mental health services, pregnancy, and newborn care. A complete list of essential benefits can be found at: https://www.healthcare.gov/coverage/what-marketplace-plans-cover/.
3. Coverage for preventative care at 100% in network including immunizations, physicals exams/screenings, and birth control. A complete list of preventive services can be found at: www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html.
4. 80% of medical expenses must be paid by the company.
5. Covered Expenses related to pregnancy.
6. Pre-existing Conditions cannot be excluded for any Covered Persons.
7. The issuing company must have a phone contact within the United States.
8. Proof of coverage must be provided in English and U.S. currency only.
9. $10,000 coverage for medical evacuation (medical evacuation provides transportation to your home country in the event of a medical emergency).
10. $10,000 coverage for repatriation (repatriation provides transportation to your home country in the event of death).

NOTE: Any benefits with a waiting period in force will NOT meet the guidelines to waive coverage.

Documenting Outside Coverage

If an Exchange Visitor has health coverage from another source, it MUST meet ALL the required specifications listed above. If non-UK health plan is used, a letter from the issuing company written on company letterhead is required. The letter should list ALL the Required Health Specifications EXACTLY as listed above and make a statement that their health plan covers ALL UK’s requirements. We are not permitted to review policies or benefit summaries. Give this letter from the company to your J-1 Advisor when you have your initial meeting. Only the letter along with a completed health plan waiver obtained from your J-1 Advisor will satisfy the health coverage requirement.
UK Student Health Insurance Plan (SHIP) enrollment for Visiting Scholars

Begin at uky.myahpcare.com

To learn about the plan, under the “Benefits” tab, select “Certificate Brochure.”

If you decide to purchase the SHIP, under the “Enrollment” tab, click “Visiting Scholar Online Enrollment.”

FOR ENROLLMENT ASSISTANCE, CALL 1-855-856-2385
Review the terms and conditions of this purchase. If you agree to those conditions, select “I Accept.”

Enter your 8-digit UK ID number (do not enter the first “9”). If you do not have a UK ID number, enter you 8-digit date of birth (mmddyyyy) in this field. If you are later assigned a UK ID number, update it with the company by calling 1-855-856-2385.

Enter your date of birth

Enter “vs2015” to gain access to the visiting scholar enrollment periods.

Select and Continue.

Select “Visiting Scholar 2015-16”

Select and Continue.
Select “Visiting Scholar”

For “Semester Credit Hours,” enter “0”

Continue.

Enter your local contact information. If you need to update this information later, call AHP at 1-855-856-2385.

If you do not have a UK email address, you may use any email address you check regularly.

Continue.
Select your gender and marital status.

Create a user name and password. This user name and password will make renewing your coverage easier. If you forget your password, call AHP for assistance at 1-855-856-2385.

Continue.

NOTE: After your enrollment information is sent to the insurance carrier, UnitedHealthcare/StudentResources (UHCSR), you will receive an email inviting you to create an online account. These are two separate accounts.

The account you create on the AHP site now is for enrollment (buying the insurance plan). The account you will create with UHCSR at uhcsr.com is for your medical claims (using the insurance plan).
Select the period you want to purchase.
You will NOT be automatically enrolled in the following periods. It is your responsibility to renew your coverage.
Select and Continue.

NOTE: Coverage periods online cannot be adjusted to match your arrival or departure dates. You must pay for the whole period, even if you only plan to use it for a few days. As a Visiting Scholar, you are required by the US State Department and University of Kentucky to have insurance during your entire stay in the United States.

Confirm your entries.

You can also add coverage for your dependent spouse and/or children here.

If your spouse and/or children will come to Kentucky later, you can add them at that time. Contact studentinsurance@email.uky.edu before their arrival for instructions.

Place order.
Select your method of payment.
You may use a Debit Card by selecting “Credit.”

To pay by check you must have a United States driver’s license.
Submit.

Enter your payment information.
Continue.
If you have difficulty with processing your payment, contact AHP for assistance at 1-855-247-2273.

NOTE: It is common for banks to limit the amount of money you can charge in one transaction or one day. If your payment does not go through, call your bank to see if there is a transaction or daily limit causing your payment to fail. You can request that the bank allow your limit to be raised to complete this purchase.

When the payment is received by the company, you are finished!
Forward the email confirmation from AHP to your advisor as proof of your purchase.

RECEIVING YOUR INSURANCE ID CARD:
You will receive an email from AHP confirming your purchase almost immediately. In a few days, you will receive another email from UnitedHealthcare/StudentResources (@uhcsr.com) inviting you to create an online account. Log on to that new UHCSR account to print your insurance ID card.

LEARN ABOUT YOUR PLAN:
If you have any questions about this plan, consult the “Certificate Brochure,” uky.myahpcare.com, or customer service at 1-855-856-2385. You also have access to the on-campus SHIP Office via studentinsurance@email.uky.edu.

FOR ENROLLMENT ASSISTANCE, CALL 1-855-856-2385

Updated 7/1/15 6