

## **FAQ's about the BCBS Student Health Insurance Plan**

**Q. What is the name of my insurance company and where do I go for more information about the plan?**

A. Blue Cross Blue Shield of Massachusetts (BCBS) is your insurance provider and University Health Plans (UHP) provides administrative support. You can visit [www.universityhealthplans.com/bentley](http://www.universityhealthplans.com/bentley) to access information about your plan such as, plan benefits, links to find medical providers and look up prescriptions. You will also be able to access BCBS's Member Central at <https://myblue.bluecrossma.com/> where you can create an account to **access your insurance information**, view personal claim status, check account balances, and find the costs of past tests and doctor's visits.

**Q. How do I get my insurance identification number?**

- Go to: [www.universityhealthplans.com/bentley](http://www.universityhealthplans.com/bentley)
- Click on the "Insurance ID Card" link located on the left side margin (MAKE SURE YOU HAVE ENROLLED IN THE PLAN OR YOUR MEMBER ID WILL NOT BE AVAILABLE)
- Input your name, Bentley ID #, and your date of birth then click "Lookup membership ID"
- Your Member ID with BCBS will appear. Please use this Member ID to access care or pick up a prescription.

\*\*\*\*\*For students that are newly enrolling in the BCBS plan, your Member ID is available online 3-5 days following the day of enrollment. If you need to seek treatment or fill prescriptions before your Member ID is available, contact University Health Plans at (800) 437-6448. Reimbursement forms for prescriptions, immunizations, and medical visits are available at the Bentley University Health Center. Remember to keep all your receipts.

**Q. If I get sick what do I do?**

A. Refer to the Bentley University website [www.bentley.edu/health](http://www.bentley.edu/health) for information about our hours and services.

You can also choose to receive medical care outside of the Health Center. If you choose an in-network preferred provider you will be required to pay a \$20 office visit copay and/or 10% coinsurance for some services. If you choose to go to a provider outside of the BCBS preferred network, you will not receive a network discount and will be responsible to pay a 20%-30% co-insurance. In addition, you will be responsible for the difference between the allowed charged defined by Blue Cross Blue Shield and the provider's actual billed charge. Students are

encouraged to stay within the preferred network so they do not incur additional medical expenses.

**Q. How do I find a Blue Cross Blue Shield preferred provider?**

- You can access the provider directory and estimate costs on BCBSMA's website at <https://member.bluecrossma.com/fad>. Choose "PPO or EPO" as your network.
- Visit the BlueCard® **National** Provider Finder website at <http://provider.bcbs.com>. Enter XXP as the prefix or check PPO/EPO as your network
- You can also call the call the Physician Selection Service at 1-800-821-1388, for help finding a provider.

**Q. What if I am in a car accident?**

A. You will be asked for a description of the accident, information on any other insurance coverage that you may hold and possibly a police report. A letter from BCBS will be sent to you requesting the pertinent information. After completing the required paperwork you will send the information back to BCBS and the claim will then be processed.

**Q. Will it cost me money to be seen in the Health Center?**

A. Visits with the Health Center are free. Laboratory services are 100% covered when you are on the Bentley Student Insurance Plan. For prescriptions, whether on or off campus, you will be charged a copayment (your portion of the cost) by the pharmacy.

**Q. Do I need my insurance card for visits with the Health Center?**

A. You should have your **insurance card and a credit card** in the event laboratory tests or prescriptions are written for you. You will also need it to receive care at any other medical facilities you visit off campus. You can look up your insurance member information at [www.universityhealthplans.com/bentley](http://www.universityhealthplans.com/bentley).

**Q. Why do I need a credit card?**

A. To pay for your portion towards the costs of any prescriptions ordered or office co-payments for medical visits outside of the Health Center.

**Q. How do I get a prescription filled?**

A. If the prescription was written for you by a medical provider at the Health Center and is faxed by 2:00 p.m. to OSCO Drug in Belmont, it will be delivered to the Health Center by 4:00 p.m. If you are unable to pick up a prescription yourself, you may have a friend pick it up for you. **Please pick up your prescriptions the same day. If you don't take something prescribed for you for your illness starting on the correct day, it puts your health at risk. IF YOU DO NOT PICK UP YOUR PRESCRIPTIONS within one week, the medication will be disposed of. The pharmacy is unable to take the medication back therefore you will be not credited if you didn't pick up the medication.** You need to pick up your prescription at the Health Center before 5:00 p.m. on Mon, Wed, and Thurs, on Tues by 6:00 p.m. and Friday by 4:30 p.m.

A. If you get a prescription from a medical provider **outside of the Health Center**, you can take it to any pharmacy of your choice. The Health Center is unable to arrange for delivery for prescriptions written by medical providers outside the Health Center or for pharmacies other than OSCO in Belmont. The Bentley Shuttle does pass the Osco Drug pharmacy located in the Shaw's supermarket at 545 Trapelo Road in Belmont.

**Q. If the Health Center is closed (nights and weekends) where do I go for medical care and how do I get there?**

A. If you live on Campus, the Campus Police provides transportation and can drop you off and pick you up from the Newton Wellesley Urgent Care or Newton Wellesley Emergency Room, if you are not experiencing any life-threatening emergency. Waltham Taxi is another option and their number is 781-647-1117. You can also take the Bentley shuttle to Waverly Square and get a bus to Mount Auburn Hospital or into Harvard Square where you can take the red line to Massachusetts General Hospital as well as other major Boston hospitals. Campus police does not transport for routine follow-up medical appointments.

**Q. Is telehealth a covered benefit under the Student Health Insurance Plan?**

A. Yes, you can see licensed doctors and providers using live video visits on your device through [BCBSMA's Well Connection](#). You can receive medical care 24/7, or schedule behavioral health appointments when they are convenient for you. Well Connection doctors can review your medical history and diagnose, treat and prescribe medication is necessary. Download the app or visit [www.wellconnection.com](http://www.wellconnection.com) for more information. Telehealth benefits cover live video visits with Well Connection doctors and providers, as well as local doctors and providers in the BCBSMA network who offer live video visits through another video service/platform.

**Q. What do I do if I have a medical emergency and the Health Center is closed?**

A. If you are experiencing a **Medical Emergency On-Campus** call **Campus Police 781-891-3131**. They are open 24 hours a day, 7 days a week. Campus police can assist you with transportation to one of the local urgent care walk-in clinics or hospital emergency rooms.

**For more information about health care options when the Health Center is closed and local pharmacies go to [www.bentley.edu/health](http://www.bentley.edu/health) and click on “Emergencies & Off Campus Care”.**

**Q. If I live off campus how do I get medical help?**

**A. You need to call 911, if it is a TRUE LIFE THREATENING EMERGENCY and you need to be taken immediately to an emergency room.**

If it is not an emergency but you need to be seen and the Health Center is closed you can go to Newton-Wellesley Urgent Care, 9 Hope Ave in Waltham or Mt. Auburn Walk in Clinic, 300 Mt. Auburn St., Cambridge **during the day**, 7 days a week. **You can view** their hours on their websites or call 617-243-5590 for Newton Wellesley Urgent Care and 617-449-5065 for Mt. Auburn Walk in clinic. These visits require a \$20 copay and most lab and other tests are covered at 100%. The hospitals closest to Bentley are Newton-Wellesley Hospital in Newton and Mount Auburn Hospital in Cambridge. Emergency rooms, which are for life-threatening illness and injury are open 7 days a week, 24 hours a day.

**Q. Do I need a referral to be seen outside of Bentley?**

A. **NO** – the **Student Health Insurance Plan** is a PPO plan and you do NOT need a referral. You can locate an in-network Blue Cross Blue Shield’s provider by using the provider search at <https://member.bluecrossma.com/fad>. You can pick doctors based on their gender, language spoken, specialty, and location. If a medical provider or a pharmacist wants more information about coverage for your insurance plan, they can call BCBS Provider Selection Services **at** 1-800-821-1388. This number is also on your insurance card.

**Q. What do I do about mail in my mailbox from Blue Cross and Blue Shield?**

A. Please check your mail box and open any mail that you receive from BCBS. After BCBS has received a claim (bill) from a medical provider, they will send you an **EOB (Explanation of Benefits)**. **THIS IS NOT A BILL**. This will show you what BCBS paid to a medical provider or facility. Other mail you receive from them **might include a request asking for more information** about your medical situation. It is important that you fill out this form and return it to the insurance company as they will not pay any claims without this information. Information about

the status of any claims can be found by logging in to Member Central at <https://myblue.bluecrossma.com/> or locating Member Central in the “Blue Cross Blue Shield Info” tab located on the left-hand side of the page at [www.universityhealthplans.com/bentley](http://www.universityhealthplans.com/bentley).

BCBS also mails required mandatory tax documents every January. All plan participants will receive the federal 1095-B. Massachusetts residents will receive the 1095-B and the Massachusetts 1099-HC form. The information on these forms is used to provide proof of insurance coverage when you file your tax return.

**Q. What do I do if I start to receive medical bills?**

A. You may receive bills from providers, for example; ambulance, ER doctors, hospital, and radiology or laboratory. **Make sure that these providers/facilities have your correct insurance information and they have sent your claim to Blue Cross Blue Shield (BCBS).** BCBS will confirm receipt of the claim by sending you an Explanation of Benefits (EOB) in the mail. You can also view the claims received by BCBS by logging into Member Central at <https://myblue.bluecrossma.com/>

**You also need to check to see if the bills have already been paid by the insurance company BEFORE you make any payments.** Remember you may owe them a copayment or coinsurance. If you do not understand the bills, you can call the Customer Service number listed on the bill or contact University Health Plans at [1-800-437-6448](tel:1-800-437-6448) or [info@univhealthplans.com](mailto:info@univhealthplans.com), for help in reviewing any statements. You can also call **BCBS Member Services at 1-888-753-6615.** If you receive medical care because of an auto accident, you will receive a letter in the mail from BCBS asking for additional information. Please complete this form in a timely manner so your claim can be processed.

**Q. How do I get a card and set up an account with BCBS?**

A. BCBS mails your ID card to your address on file. You may go on line to [www.universityhealthplans.com/bentley](http://www.universityhealthplans.com/bentley) access and print your ID information. If you have already received your ID card in the mail, you can go online and create an account on BCBS’s Member Central at <https://myblue.bluecrossma.com/>. Once you have an account set up you can manage your medical bills and print out a member profile that includes all your insurance information.

**Q. Are routine eye exams, glasses or contact lenses covered under the plan?**

A. One routine vision exam every 24 months is covered under this plan. Glasses and contact lenses are not covered. Additional vision insurance is available. **Please visit**

[www.universityhealthplans.com/bentley](http://www.universityhealthplans.com/bentley) or contact University Health Plans at 1-800-437-6448 or [info@univhealthplans.com](mailto:info@univhealthplans.com) to learn more.

Q. Is Dental covered under the plan?

A. Only the removal of wisdom teeth. Additional dental insurance is available. Please visit and [www.bentley.edu/health](http://www.bentley.edu/health) or [www.universityhealthplans.com/bentley](http://www.universityhealthplans.com/bentley) for more information or contact University Health Plans at 1-800-437-6448 or [info@univhealthplans.com](mailto:info@univhealthplans.com) to learn more.