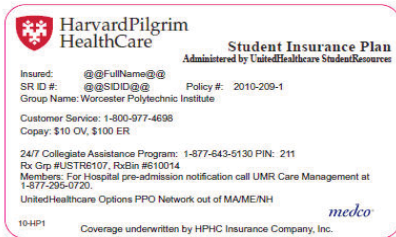


Student Insurance Plan

Description



The Student Insurance Plan is a PPO product offered by Harvard Pilgrim Health Care, and administered by UnitedHealthcare **StudentResources**. This product is being offered to students of fully insured colleges and universities in Harvard Pilgrim’s service area.¹ The plan includes in-network and out-of-network benefits.

Members access their care through Harvard Pilgrim’s network in Massachusetts, Maine, and New Hampshire, and UnitedHealthcare Options PPO network in all other states. The member’s ID card indicates it is a student insurance plan on the upper right corner. Copayment information will be found on the front of the card. For additional information regarding eligibility, claims submission processes, specific benefits and/or

cost-sharing, call the **StudentResources** Call Center at 800-977-4698.

Claims processed in Texas

See below for specific claims submission instructions.

Provider Networks

The following services, when elected by a school, are provided by the following provider networks:

Medical (MA, ME, & NH)	Harvard Pilgrim Health Care	800-977-4698
Medical (outside MA, ME & NH)	UnitedHealthcare Options PPO	http://www.UnitedHealthcareOnline.com
Behavioral health	United Behavioral Health	http://www.ubhonline.com
Pharmacy	Medco	800-922-1557

Member Cost-Sharing

Contact the **StudentResources** Call Center at 800-977-4698 for prerequisites, benefits limits and cost-sharing related to specific procedures or services.

Notification

Pre-admission notifications are not required. However, members requesting care management services may do so by calling **StudentResources** at 800-977-4698.

Referrals

If the college or university selects a referral option, members of the Student Insurance Plan will be required to obtain referrals for health care services provided outside of their campus health centers. The campus health center will be responsible for informing **StudentResources**. Always confirm with members that they have obtained any necessary referrals.

Claims

Billing for Services

Follow Harvard Pilgrim payment policies and billing guidelines as outlined at www.harvardpilgrim.org/providers.

Claims Submission

Claims for Harvard Pilgrim’s Student Insurance Plans will be processed by **StudentResources**. Please submit claims using UB-04 and/or CMS-1500 formats or forms as follows:

- **Paper** Harvard Pilgrim Health Care/
StudentResources
P. O. Box 809025
Dallas, TX 75380-9025
- **Electronic** Submit claims through Emdeon;
use electronic payer ID #74227.
Electronic acknowledgement of claim
receipt will be sent to providers.

Claims Status and Claims Payment

Following receipt of a clean claim, services are paid in accordance with Harvard Pilgrim payment policies and contract terms. A co-branded Provider Explanation of Benefits (EOB) of both Harvard Pilgrim Health Care and **StudentResources** will accompany payment for services. For claims status and claims payment inquiries, call **StudentResources** at 800-977-4698.

(continued)

Claims Appeal

Send written appeals with the *Provider Appeal Form* to:

Harvard Pilgrim Health Care/
StudentResources
P. O. Box 809025
Dallas, TX 75380-9025

¹For the 2009/2010 academic year, this product was offered to Massachusetts colleges and universities.