

## **Why do I need insurance?**

Although the Student Health Center provides on-campus health care at a reasonable cost, an unexpected illness or accident that results in a single hospital visit can be very costly without insurance. An uninsured hospital stay can cost even more and can generate bills that you will have to make payments on for many years.

## **What is health insurance?**

Health insurance is a contract between you and an insurance company that says the insurance company will pay a portion of your medical expenses if you get sick or hurt. However, the amount of your bill that the insurance company will pay, and under what circumstances they'll pay, is known as **coverage** and can vary from policy to policy. Many students continue to be covered under their parent's insurance policies. Ask your parent(s) if you aren't sure about your coverage.

## **Does UAH offer student insurance?**

Yes, there is a student health insurance policy available to all UAH students enrolled in 6 or more credit hours. The policy is offered through UnitedHealthcare and specific information about the plan can be found at [www.uhcsr.com/uah](http://www.uhcsr.com/uah).

## **Is it possible for me to insure my spouse and children?**

Yes, you can purchase coverage for your spouse and children. However, we do not treat spouses or dependents at the Student Health Center.

## **If I decide to purchase the student insurance plan, how do I enroll and pay the premium?**

You will enroll and pay on-line at: [www.uhcsr.com/uah](http://www.uhcsr.com/uah)  
(All F1 and J1 students will be enrolled by the University after registration for classes)

## **How will I receive my insurance ID card?**

If you purchase the Student Insurance plan ID cards can be accessed through your **My Account** at [www.uhcsr.com/uah](http://www.uhcsr.com/uah)