

What is health insurance?

Health insurance is a service that you purchase in the United States to help pay medical bills if you become sick or injured. The money that you pay to buy the insurance is called a premium.

What is my insurance plan called?

Your insurance plan is an **Aetna PPO plan**. You will need to know this information and have your health insurance card before you see a doctor, go to the Health Center at Auraria, an urgent care facility or hospital.

Who is the administrator of my health insurance plan?

Your **Aetna PPO insurance plan** is administered by HTH Worldwide. <http://www.hthstudents.com>

How will I be enrolled in the Student Health Insurance Plan?

After you register for classes, if you are a F-1 or J-1 student visa holder, you will be automatically enrolled in the Student Health Insurance Plan.

How do I receive my health insurance card?

Your card will be delivered to the Health Insurance Office, in the Tivoli Student Union Building, #303. Please keep your address, email and phone number updated in SMART so that we can notify you when your card arrives.

What do I need my health insurance card for?

Your card proves that you have medical insurance coverage. You should carry the card with you at all times. You will need to show it anytime you have a doctor's appointment or go to the Health Center at Auraria, an urgent care facility or hospital.

What do I do if I lose my insurance card?

Contact the Student Health Insurance Office at 303.556.6273 immediately so that they can request a replacement card for you.

What do I do if I have a health emergency?

If you have an emergency that is life or limb threatening, please call 911 immediately. You will speak to the emergency operator and emergency help will be sent to your location. If it is not a life or limb threatening emergency, please go to an urgent care facility or the nearest emergency room without delay and then contact HTH Worldwide at 1.800.257.4823.

Where do I go to get health care?

Unless you are having a life or limb threatening illness, your first stop should always be the Health Center at Auraria. <http://www.ucdenver.edu/life/services/health-center> Their phone number is 303.556.2525. Hours of operation are Monday-Thursday from 8am to 5pm and Friday from 8am until 3pm. You will not pay a co-pay to be seen at this facility.

What if I need a doctor and the Health Center at Auraria is closed?

You will need to visit www.hthstudents.com or call 1.888.350.2002 to locate a doctor who is in the Aetna PPO network.

Can I go to any doctor I choose?

Your benefits with HTH Insurance only cover doctors in the Aetna PPO Network.

Will I have to pay to see a doctor outside of the Health Center at Auraria?

Yes. A co-pay is required when you visit a doctor's office, urgent care facility or an emergency room at the hospital.

What is a co-pay?

A co-pay is the portion of a covered expense that you are required to pay before seeing the doctor. You are expected to show your insurance card and make your copayment when you first enter the doctor's office. The insurance company will be billed for the remainder of the covered cost by the facility.

What is a covered expense?

Covered expenses are the medical expenses that your health insurance plan covers. Please review "What Is Covered By The Plan?" in the HTH Inbound International Brochure.

What is a non-covered expense?

A non-covered expense is an expense that your health insurance plan will not cover. Please review "What Is Not Covered By The Plan?" in the HTH Inbound International Brochure.

Are routine eye and dental exams covered under this plan?

No. Please review the HTH brochure for further explanation regarding medically necessary dental and vision coverage.

What is a pre-existing condition?

A pre-existing condition is a sickness or injury that you have been treated for 6 months before being covered under medical insurance. The plan does not pay benefits due to a pre-existing condition during the first 6 months of coverage. Please review "Pre-existing Condition Limitation" in the HTH Inbound International Brochure. **Pregnancy is not considered a pre-existing condition in the State of Colorado.**

Does health insurance in the United States pay for all medical treatments?

No. Please review the section of the HTH brochure under "What Is Not Covered." You will be responsible for all costs incurred for non-covered expenses.

May I add my dependents to this plan?

It is mandatory for J-2 visa holders to be enrolled in an insurance plan. All dependents have the option of choosing the dependent plan offered through UC Denver but **must enroll their dependents within 30 days of arrival in the United States.** In the event of the birth of a child for a student covered under the UC Denver HTH plan, students have up to 31 days to enroll their newborn in the plan. Your child will not have UC Denver HTH insurance coverage if he/she is not enrolled within the first 31 days after birth.

What if I need a translator?

HTH has a translation service. Please call 1.888.350.2002 for more information.

Who do I contact if I have a question about benefits or a medical bill?

Please contact HTH at 1.888.350.2002 for any specific questions about coverage or a bill received. You will need the certificate number that is printed on your insurance card to access this information.



Frequently Asked Questions Regarding the International Student Health Insurance Plan



Student Health Insurance Office
University of Colorado Denver
Downtown Campus

P.O. Box 173364
Campus Box 83
Denver, CO 80217-3364

Student Health Insurance Office
University of Colorado
Downtown Campus
P. O. Box 173364
Campus Box 83
Denver, CO 80217-3364



If you have any questions about Enrollment or
Eligibility contact:

University of Colorado Denver Downtown Campus
Student Health Insurance Office
303-556-6273
Tivoli Room 303

www.ucdenver.edu/studenthealthinsurance