**Helpful Hints for Determining Your Insurance Benefits**

To understand insurance ***terminology*** (i.e. deductible) please go to this glossary: [www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf](http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf)

If you have questions about whether SHW charges will be covered by your insurance, contact your insurance company directly at their toll-free number. There is usually a   
1-800 number on the back of your card.

Some suggestions for questions to ***ask***:

*Covered Benefit* - Are the services you need covered?

Common services may include; immunizations, preventive care (ex: physicals), office visits, procedures (ex: wart removals or birth control implants), labs, medical supplies (ex: crutches).

*Network* - Is the provider in-network with your insurance? Providers are physicians and Physician Assistants.

The list of our providers is at this link [provider name.](http://studenthealth.uiowa.edu/info/staff/) Ask about your individual provider by name, instead of The University of Iowa or Student Health & Wellness.

Is a *referral or pre-authorization* required?

You may need a referral from your Primary Care Provider or a pre-authorization for some services. Examples may include, but are not limited to: x-rays, immunizations, preventive care, and mental health.

*Deductible* - Do you have a deductible and has it been met?

If you have a deductible and it has not been met you may be responsible for all or some of the charges.

*Co-insurance/Co-payment* - How much is your co-insurance and/or co-payment?

You are responsible for Co-insurance, Co-payments, and Deductibles.

**Insurance benefits and coverage are determined by your insurance company and individual plan. You are responsible for any charges not covered by your insurance.**

If you need assistance, please call our Business Office at 319-335-8376.