



FirstRisk
ADVISORS

Partners in Solutions™

STUDENT HEALTH INSURANCE

EXCLUSIVELY FOR THE
ASSOCIATION OF INDEPENDENT
COLLEGES AND UNIVERSITIES OF
PENNSYLVANIA TO OFFER THEIR
MEMBER SCHOOLS

PRESENTED BY:

ALBERT R. MARINUCCI
SENIOR CONSULTANT

SHANE W. OPPERMAN
CONSULTANT



THE COALITION CONSORTIUM ADVANTAGE

- Oversight and proper due diligence performed by the Coalition
- Spread risk over many Coalition State Associations and their participating member schools
- Spreading risk allows for more competitive rates and renewals for small to midsize schools
- No size requirements for member schools to participate
- Growing Consortium participation enables expanded and improved benefits that meet the ongoing needs of today's college students
- Member schools receive dedicated onsite or virtual sales and servicing



THE FIRST RISK ADVISORS ADVANTAGE

- 25 years' experience insuring domestic and international students and for small and medium-sized higher-ed schools across the US
- Able to meet the unique needs of Medical and Health Sciences schools and cohorts
- As the exclusive Coalition partner, we offer flexible and affordable student health insurance to state associations and their member schools
- A dedicated agent for UnitedHealthcare Student Resources – a member of the UnitedHealth Group
- Specialize in sales and service of fully compliant and comprehensive student health insurance to cover students while at school, home, or traveling abroad
- Personal service, experienced Consultants and Account Managers, and state of the art technology



FirstRisk
ADVISORS



THE FIRST RISK ADVISORS PERSONAL SERVICE

- We assign a dedicated Account Manager to each member school to manage the entire student health insurance experience
- FRA'S enrollment team assists each member school in the enrollment and waiver process and quickly handles immediate and emergency student insurance needs
- Onsite and virtual visits to school orientations to personally waive and enroll students and educate families on the advantages of the UnitedHealthcare plan
- 24/7 customer service via web or phone to support our schools and their students
- FRA partners with Student Health and Counseling Centers to fully reimburse approved student services and waive deductibles and copays



THE UNITEDHEALTHCARE STUDENT RESOURCES ADVANTAGE

- One of the largest provider networks in the US with in-network treatment to students in school, at home or traveling abroad
- PPO, Choice Plus and United Behavioral Health are three proprietary networks of UnitedHealthcare
- 2/3 doctors and healthcare professionals and 96% of available general acute care hospital beds are contracted with UHC, resulting in local access to 98% of the population
- UHCSR has over 40 years servicing the unique needs of college students all over the country
- Large discounts on treatments with UHC providers for insured member school students
- All the benefits of an underwriter, claims administrator, provider network and service provider in one
- Schools get essential resources to offer and administer comprehensive and cost-effective student health insurance

THE PROCESS AND WHAT WE DO FIRST

- Your assigned Account Manager will work with you directly to establish a list of eligible students, typically full-time undergraduates taking at least 9 credits and graduates taking 6 credit hours
- Your Account Manager will help determine if any cohorts may require special attention, such as medical or health sciences students, or visiting students
- A plan effective date and open enrollment period to waive and enroll will be set



SETTING UP THE WAIVER REQUIREMENTS AND QUESTIONS

- Your Account Manager will help set up waiver requirements for the plan and explain what other schools ask and require of students for the waiver process
- Current considerations include out-of-state Medicaid and in-network requirements for urgent and emergency care benefits and mental health treatment coverage
- Personalized on-screen and email confirmation of waiver request decisions
- Waiver approval and denial can be automatic or pending
- FRA waiver verification assistance for schools who prefer to verify waiver benefit information



PROVIDING THE TURNKEY TECHNOLOGY TO WAIVE AND ENROLL

- Our online system, the Partner Center, notifies students of insurance requirements and allows them to waive and enroll automatically
- Member schools need only provide a current list of eligible students for Partner Center input
- School administrators get 24/7 Partner Center access and may view all student activity
- Your Account Manager will educate involved departments on Partner Center reporting capabilities
- Partner Center will periodically, and on schedule, notify eligible students of the open enrollment period, and the need to take action by waiving or enrolling
- Students will have the opportunity for early enrollment and to opt-in for immediate coverage



CONSORTIUM PLANS DESIGNED TO MEET THE NEEDS OF TODAY'S COLLEGE STUDENTS

-  Low out-of-pocket expenses for students
 - Copays only for prescription, urgent and emergency care, doctor and specialist visits
-  Unlimited Teladoc Medical and Mental Health virtual visits for students anywhere in the world
-  UnitedHealthcare Global benefits include medical evacuation and repatriation and global emergency and medical assistance abroad
-  Coverage includes intramural and club sports
-  Student Health and Counseling Centers partnerships with the option for full reimbursement, for approved services, and waiving student copay and deductible for those approved services and treatments

Plan Support Services

- All Plans Include:
 - Intramural and club sports coverage
 - Global Emergency Medical Assistance
 - Mental Health Telemedicine
 - General Medical Telemedicine
 - 24/7 Student Assistance Program

Telemedicine

- 24/7 Access to licensed, board-certified physicians residing in the US
- Consultation, diagnosis, and treatment, including prescriptions
- No consultation fees for UHCSR members
- Access via the web or full-featured Android and iOS app

Features/Services for StudentResources Student Assist

Tool	SR Insureds	SR Non-Insureds
24/7 Crisis Support	Student Assist	Student Assist
24/7 Counseling: unlimited by phone	Student Assist	Student Assist
Disaster Support	Student Assist	Student Assist
Digital Self-Help Portal	Student Assist	Student Assist
Financial/Legal Support	Student Assist	Student Assist
Concierge	Student Assist (CollegeLife)	Student Assist (CollegeLife)
Mindfulness App	Student Assist	Student Assist
Wellness Videos	firststudent.com	firststudent.com
Behavioral Health Case Mgmt	StudentResources	N/A
UBH Provider Network	StudentResources	N/A

Features/Services for StudentResources Living Well

Tool	SR Insureds	SR Non-Insureds
General Medical Telemedicine	Student Assist	Student Assist
Behavioral Health Telemedicine	Student Assist	Student Assist
Medicine Management	Student Assist	Student Assist

UnitedHealthcare Global

- Medical evacuation and repatriation benefits
 - Domestic students covered worldwide except within 100 miles of their home or campus
 - International students covered worldwide except in their home country



FirstRisk
ADVISORS

Partners in Solutions™

FOR ADDITIONAL INFORMATION OR TO REQUEST A QUOTE:

ALBERT R. MARINUCCI

SENIOR CONSULTANT

267-880-2300 x123

amarinucci@firstriskadvisors.com

SHANE W. OPPERMAN

CONSULTANT

267-880-2300 x129

swopper@firstriskadvisors.com