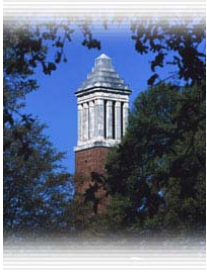


Frequently Asked Questions About The University Of Alabama Student Health Plan From VIVA Health

How does this program differ from the health plan I've been on through my parents or other student health plans?

Depending on the plan your parents have, you may or may not have had a Personal Care Physician, or PCP, before now. A PCP is a general practice doctor who handles most of your needs and then refers you to a specialist if you need specialized care. Under VIVA's plan for UA students, the Student Health Center (SHC) will be your PCP. If you need care that the SHC cannot offer, they will refer you to a VIVA participating specialist, either at the University Medical Center (UMC) or another member of the VIVA participating provider network.



What is Viva Health's Service Area?

VIVA Health's Service Area is those counties in Alabama in which VIVA Health is licensed to operate. Please see www.vivahealth.com for more details.

What do I do if I'm out of town and get sick or have an emergency like a car accident? Do I still have coverage? Also, I'm graduating in

May and my coverage is good through August. How will that work?

Students who are not currently enrolled at the University cannot use the SHC. You can, however use a VIVA Health participating provider, but you will have to pay 20% coinsurance on your doctor's visits and you have to get a referral directly from VIVA Health. You can still use the plan's prescription program and all other covered services. Please remember that all services not received from the SHC or UMC will be subject to your Plan Year Deductible.

Outside of our Service Area, coverage is limited to treatment of Emergency and Urgently Needed Services. VIVA Health must be notified of an emergency hospital admission within 48 hours or as soon as reasonably possible. If the admission is to a non-participating hospital, VIVA Health may require transfer to a participating provider when the patient is stable in order for services to be covered. Please see your Certificate of Coverage for the definition of an Emergency Medical Condition. Urgently Needed Services are services needed immediately as a result of an unforeseen illness or injury when you are away from the service area. If either situation arises, please call VIVA Health's Customer Service Department at 1-800-294-7780 and they will direct you to our nearest participating provider or Urgent Care facility.

I just graduated and I'm thinking of continuing my coverage for another six months under the Continuation Program. How do I do that?

Members wishing to continue their coverage under the Continuation Program should contact VIVA Health or the SHC for an application for continuation. This must be done within 30 days of your graduation date.

I'm thinking about taking a semester off. Do I still have coverage if I've paid for the entire school year?

Students who are not currently enrolled at the University cannot use the SHC. You must use a VIVA Health participating provider and you will have to pay 20% coinsurance on your doctor's visits. If you live within the Service Area, you will have access to all other plan benefits as well. Those members who live outside the Service Area will have coverage for Emergency and Urgently Needed care only. Please be aware that plan provisions limit you to taking off only one semester at a time.

Do medications I receive from the SHC count against my annual prescription maximum? Do I have to pay extra for them?

Medications received from the SHC do not count against your annual prescription maximum. Copays for medications received from the SHC are the same as those from other participating pharmacies. To find a participating pharmacy, please see www.caremark.com.

How do I get a referral to see a specialist if I need one?

Your PCP at the SHC will refer you to a specialist if you need one. You must take your referral form to the insurance office at the SHC and have it completed before you see a specialist at the UMC or another member of the VIVA participating provider network.

My wife and child are not students at the University. They can't use the Student Health Center. Who can they see if they are sick or injured? What about Ob/Gyn annual visits?

Spouses and dependent children who are not students at the University must use the UMC as their PCP. Dependents have a \$10 copay for office visits at UMC. One Ob/Gyn preventive visit is covered every 12 months and is available without a referral. If this visit is at UMC it will have a \$10 copay. If this visit is at a participating provider outside of UMC or SHC it will be covered at 80% and subject to the annual deductible.

If I need to be hospitalized, what do I do? Do I need some sort of authorization from Viva or can my doctor just send me there?

All Hospital Services, except in the case of Emergency Services, must be provided in a Hospital that is a Participating Provider for the Plan, must be Medically Necessary and authorization from VIVA Health prior to the admission is required.

How does my deductible work? Does it apply to visits to SHC?

The deductible is waived for any treatment and services received from SHC for students and from UMC for Covered Dependents. For all other care received, you pay the amount of your deductible first and then the plan picks up coverage as explained in your Summary of Benefits.

How do I know the difference between Preferred and Non-Preferred Brand Name Drugs?

To determine if a medication is Preferred or Non-Preferred, please see our website at www.vivahealth.com and click on "Preferred Drug List." It will give you a listing of our Preferred Brand Name Drugs.

I plan to graduate in December but my health plan is paid up through next August. What are my options?

Students who are not currently enrolled at the University cannot use the SHC. You can use UMC or a VIVA Health participating provider within our Service Area but you will have to pay 20% coinsurance on your doctor's visits and you have to get a referral from SHC. You will still have access to the plan's prescription program and all other covered services.

