FAQ’s about the BCBS Student Health Insurance Plan

Q. What is the name of my insurance company and where do I go for more information about the plan?

A. Your insurance company is Blue Cross and Blue Shield of Massachusetts (BCBS). On www.universityhealthplans.com you will be able to find medical providers in your area, the plan benefits, look-up prescriptions, and view important information regarding your student health insurance. You will also be able to access BCBS’s Member Central, where you can create an account and log-in to access your insurance information, view personal claim status, check account balances, and find the costs of past tests and doctor’s visits.

Q. How do I get my insurance identification?

- Go to: www.universityhealthplans.com
- Select Bentley University
- Hover over the “Insurance ID Card” box in the left margin and click on the “Member ID Lookup” (MAKE SURE YOU HAVE ENROLLED IN THE PLAN OR YOUR MEMBER ID WILL NOT BE AVAILABLE)
- Input your name, Bentley ID #, and your date of birth then click “submit”
- Your Member ID with BCBS will appear. Please use this Member ID to access care or pick up a prescription. To request a hard copy of the card please click on the “Request an ID Card” link.

*****For students that are newly enrolling in the BCBS plan, your Member ID is available online 3-5 days following the day of enrollment. If you need to seek treatment or fill prescriptions before your Member ID is available contact University Health Plans at (800) 637-6448. You can also get reimbursement forms for prescriptions, immunizations, and medical visits from the Center for Health and Wellness. Remember to keep all your receipts.

Q. If I get sick what do I do?

A. Call the Center for Health & Wellness (CHW) 781-891-2222 to make an appointment. Same day appointments are usually available. The earlier you call in the day the most likely you will be given a time that is most convenient for you. All medical care and tests outside of the CHW, at preferred networks and providers, will require you to pay co-payments and/or 10% of the visit, so you will save money by being seen in the CHW. Remember, you will pay more if you choose to go to a provider outside of the BCBS preferred network. In addition to the 30% co-payment, you will be responsibility to pay the difference between the allowed charged defined by Blue Cross Blue Shield and the provider’s actual bill charge. Students are encouraged to stay within the preferred network so they do not incur additional medical expenses.
Q. How do I find a preferred provider?

There are several ways to find a preferred provider:

• Look up a provider in the Provider Directory. If you need a copy of your directory, call Member Service at the number on your ID card.

• Visit the Blue Cross Blue Shield of Massachusetts website at www.bluecrossma.com for Massachusetts providers.


• Call the BlueCard Program at 1-800-810-BLUE (2583), 24 hours a day, seven days a week.

Q. What if I am in a car accident?

A. You will be asked for a description of the accident, information on any other insurance coverage that you may hold and perhaps a police report. A letter from BCBS will be sent to you requesting the pertinent information. Send the information to BCBS and the claim will then be processed.

Q. Will it cost me money to be seen in the Center for Health & Wellness?

A. The visit is free. Laboratory is covered 100% when you are on the Bentley Student Insurance Plan. For prescriptions, whether on or off campus, you will be charged a copayment (your portion of the cost) by the pharmacy.

Q. Do I need to bring my insurance card to my visit?

A. You should bring your insurance card and a credit card to every medical visit at our center and any other medical facilities off campus. You can look up your insurance member information and request an insurance ID card on www.universityhealthplans.com.

Q. Why do I need to bring a credit card?

A. To pay for your portion towards the costs of any prescriptions ordered by our office or prescriptions or office co-payments for visits outside of the Center for Health and Wellness.

Q. How do I get a prescription filled?

A. If the prescription was written for you by a medical provider in the CHW and is faxed by 2:30 p.m. to OSCO Drug in Belmont, it will be delivered to the Health Center by 4:00 p.m., if you are unable to pick up a prescription yourself, you can have a friend pick it up for you. Please
pick up your prescriptions the same day - If you don’t take something prescribed for you for your illness starting on the correct day, it puts your health at risk. **IF YOU DO NOT PICK UP YOUR PRESCRIPTIONS within one week, the medication will be disposed of.** The pharmacy is unable to take the medication back therefore you will be not credited if you didn’t pick up the medication. You do need to pick up your prescription in our office before this time: Mon, Wed, and Thurs 5:00, Tues 6:00 and Friday 4:30.

A. If you get a prescription from a medical provider **outside of the CHW**, you can take it to any pharmacy of your choice. The CHW is unable to arrange for delivery for prescriptions written by medical providers outside the CHW or for pharmacies other than OSCO in Belmont. The Bentley Shuttle does pass the Osco Drug pharmacy located in the Shaw’s supermarket at 545 Trapelo Road in Belmont.

**Q. If the Health Center is closed where do I go (nights and weekends) for medical care and how do I get there?**

A. If you live on Campus the Campus Police provides transportation and can drop you off and pick you up from Waltham Urgent Care or the Newton Wellesley Emergency Room as long as you are not experiencing any life-threatening emergency. Waltham Taxi is another option and their number is 781-647-1117. You can also request the Bentley Shuttle to drop you off at the Mt. Auburn Hospital on Cambridge St. The shuttle passes the hospital on route to Harvard Square. Campus police does not transport for routine follow-up medical appointments. **We have a list of numbers for local taxicab companies in our office and on our website.**

**Q. What do I do if I have a medical emergency and the Health Center is closed?**

A. If you are experiencing a **Medical Emergency On-Campus** call **Campus Police 781-891-3131** – open 24 hours a day 7 days a week. They can assist you with transportation to one of the local urgent care or walk-in clinics or hospital emergency rooms.

**For more information about health care options when the CHW is closed and local pharmacies go to www.bentley.edu/health and click on “health care options.”**

**Q. If I live off campus how do I get medical help?**

A. **You need to call 911, if it is a TRUE LIFE THREATENING EMERGENCY and you need to be taken immediately to an emergency room.**

If it is not an emergency but you need to be seen and the Center for Health and Wellness is closed you can go to Waltham Urgent Care, 9 Hope Ave in Waltham or Mt. Auburn Walk in Clinic, 300 Mt. Auburn St., Cambridge St, Cambridge **during the day**, 7 days a week. Check their hours on their websites or call 617-243-5590 for Waltham Urgent Care and 617-449-5065 for
Mt. Auburn Walk in clinic. These visits require a $15 copay and most lab and other tests are covered at 100%.

The hospitals close to Bentley are Newton-Wellesley Hospital in Newton and Mount Auburn Hospital in Cambridge. Emergency rooms, which are for life-threatening illness and injury are open 7 days a week, 24 hours a day.

Q. How do I get a card and set up an account with BCBS?

6615 for help

A. 

The copayment or coinsurance the insurance information

radiology or laboratory.

Q. What should I do if I receive medical bills?

A. Please check your mail box and open any mail that you receive from BCBS. After BCBS has received a claim (bill) from a medical provider, they will send you an EOB (Explanation of Benefits). THIS IS NOT A BILL. This will show you what BCBS paid to a medical provider or facility. Other mail you receive from them might include a request asking for more information about your medical situation. It is important that you fill out this form and return it to the insurance company as they will not pay any claims without this information. Information about the status of any claims can be found by logging in to Member Central at www.bcbsma.com or www.universityhealthplans.com. BCBS also mails a required mandatory tax document every January (This is for Massachusetts residents only), that is used by Massachusetts taxpayers when they file their tax forms for proof of insurance coverage.

Q. How do I get a card and set up an account with BCBS?
A. Go on line to [www.universityhealthplans.com](http://www.universityhealthplans.com) to request an ID Card. If you have already received your ID Card in the mail, then you can go online and create an account on BCBS’s Member Central. Once you have an account set up you can manage your medical bills and print out a member profile that includes all your insurance information.

Q. Are routine eye exams, glasses or contact lenses covered under the plan?

A. One well-vision exam is covered every 24 months. Glasses and contact lenses are not covered.

Q. Is Dental covered under the plan?

A. Only the removal of wisdom teeth. Additional dental insurance is available and you can find more information at [www.bentley.edu/health](http://www.bentley.edu/health) or [www.universityhealthplans.com](http://www.universityhealthplans.com) or call 1-800-437-6448 to learn more.