



MINNESOTA STATE UNIVERSITY
MOORHEAD®

Welcome to UnitedHealthcare StudentResources

Where to find helpful information and forms

Provider Search

You can search for health care preferred providers either online at our website www.uhcsr.com/mnstate or on your mobile device with our **free UHCSR Mobile App**.



Benefit Information

You can find your plan brochure and other helpful information regarding the available services or simply general health information online at www.uhcsr.com/mnstate.



Account Information

Log into your *My Account* page on our website at www.uhcsr.com/mnstate. From there you can download your ID card, access claims information, see any messages sent to you, and get other helpful information.



Important Forms

Whether you need to give someone permission to access your health information, or to file a claim form for medical care or prescriptions, you'll find the necessary forms online at www.uhcsr.com/mnstate.



The student injury and sickness insurance policy numbers 2015-1661-4 and 2015-1661-48 is underwritten by UnitedHealthcare Insurance Company. For a full description of coverage, including costs, benefits, exclusions, any reductions or limitations and terms under which the policy may be continued in force, log on to www.uhcsr.com/mnstate.





My Account

Insurance information and self-service features at your fingertips!

In today's digital world, you want quick, easy, and secure access to your health insurance information. With your **My Account** on www.uhcsr.com, you have just that, 24 hours a day, seven days a week.

Once you've created your **My Account**, just log in with your user name and password at www.uhcsr.com/MyAccount and begin to access your account online, at your own convenience.

Create your account today and:

- ◆ View coverage details
- ◆ View or print your ID card
- ◆ Review Message Center electronic notifications
- ◆ Check claim status and Explanations of Benefits (EOB)
- ◆ Review claims letters
- ◆ Update personal information
- ◆ Search for a preferred provider
- ◆ Provide other insurance information, accident details, or Personal Representative Appointment

Creating your **My Account** is as Easy as 1-2-3!

1 Visit www.uhcsr.com/CreateAccount or download the UHCSR Mobile App from your preferred App Provider. Just search for UHCSR.

2 Follow the onscreen prompts—you'll need the email address we have on file for you, your school ID number, or your 7-digit SR ID, located on your medical insurance ID card.

3 Select a user name and password. Your user name must contain 6–30 alphanumeric characters. Your password must have 8–12 characters and include at least three of the following: an uppercase character, a lowercase character, a numeric character (0–9), and a special character (e.g., *, ~, \$, etc.).

Easy Access with UHCSR's Mobile App

At UnitedHealthcare **StudentResources**, we understand you live in a digital world and want easy access to information right on your smartphone. With the free UHCSR Mobile App you have just that.

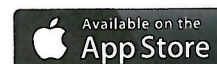
As someone insured by UHCSR, when you use our app you have access to our most popular self-service features like:

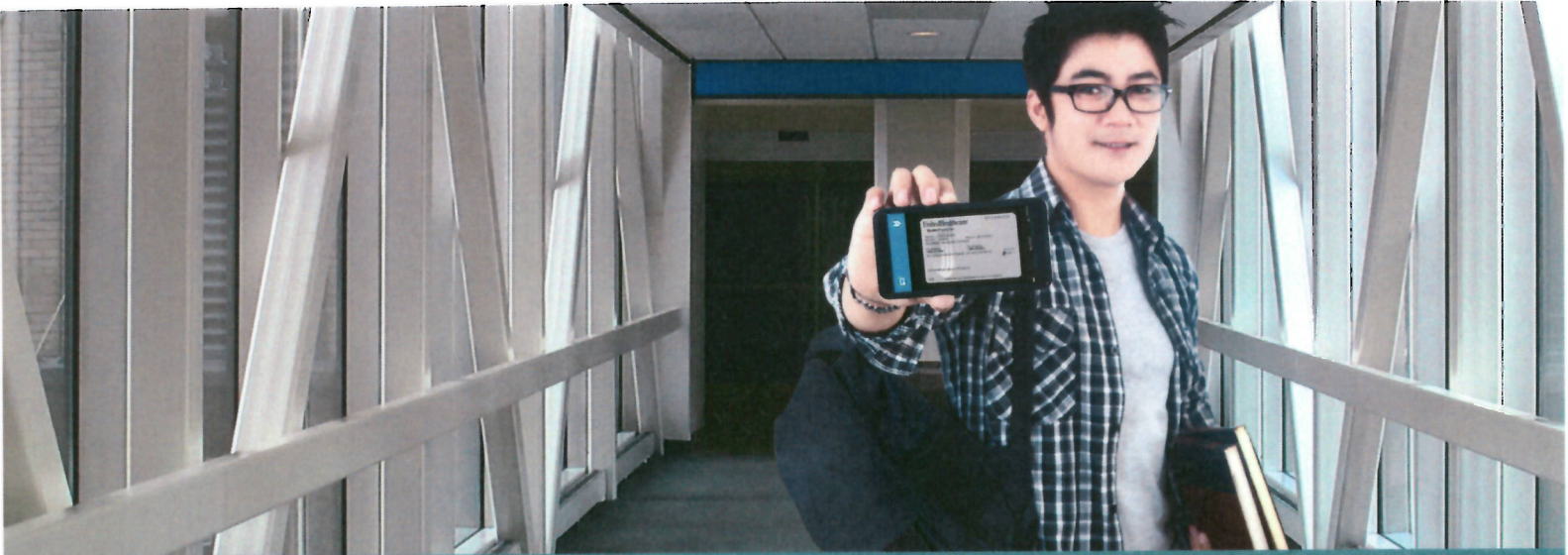
- Viewing and sharing your ID card. You can even email or fax your ID card to your provider. (Covered dependents are also included.)
- Viewing claims received within the prior 60 days for both the primary insured and covered dependents. Details include the provider, date of service, status, claim amount, and amount paid.
- Searching for a provider. Plus with the app, you can easily give them a call.
- Setting up your custom **My Account** page with your email address, school ID, or SR ID number.
- Quick access to Customer Service.



Download the free UHCSR Mobile App.

To download your UnitedHealthcare **StudentResources** Mobile App, scan the appropriate QR code below (or click it if you're viewing this online).





Electronic ID Card

With our electronic ID cards, your insurance card is as close as your phone!

You live in a digital world. Smartphones have replaced wallets for many people, so it's logical to make insurance ID cards digital, too. Once you've downloaded it, your insurance card is as close as your phone! Not only does this make it easy to display your card to a provider, our mobile app also makes it easy to email or fax it to a provider.

Once your insurance coverage is established, you'll receive an email letting you know your electronic ID card is ready to be downloaded from your **My Account** portal on uhcsr.com.

Create your **My Account** login:

Go to www.uhcsr.com/CreateAccount and follow the prompts to create your login.

Access your ID Card via **My Account**:

Go to your **My Account** at www.uhcsr.com/MyAccount. Once you've logged in, click the ID Card button on the right. With the '**View or Print ID Card**' option, you can open a PDF of your card for printing or displaying. Or you can request a permanent card be mailed out to you.

Access your ID Card via our **Mobile App**:

The UHCSR Mobile App is available on both [GooglePlay](https://play.google.com/store/apps/details?id=com.uhcsr) and the [AppStore](https://apps.apple.com/us/app/uhsr/id123456789). Once you've downloaded it to your mobile device, click on '**My ID Card**' to view it as well as fax or email your card to a provider.

Learn

Tips for getting the most from your health insurance.



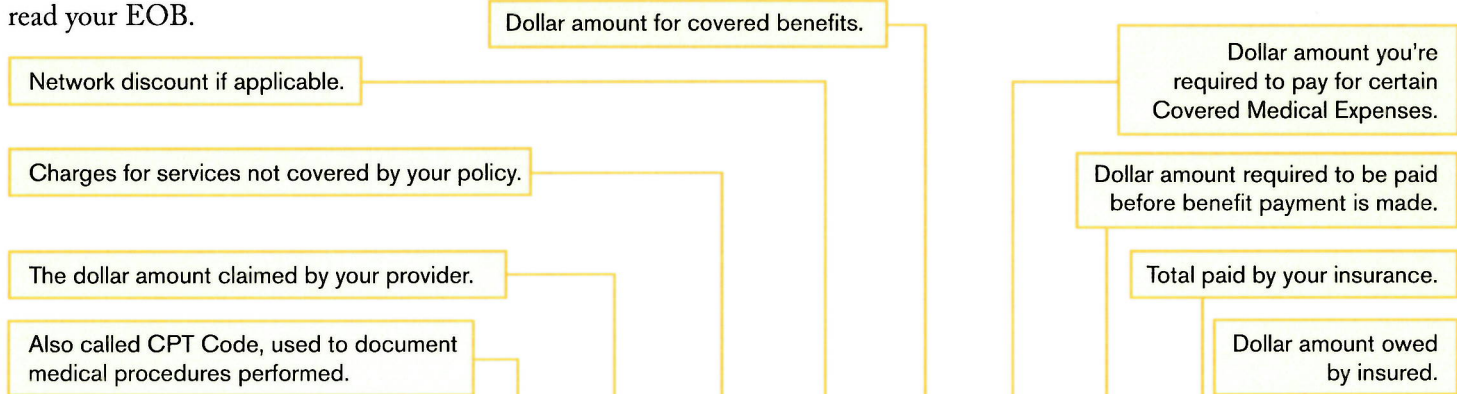
What's an EOB and why do I need it?

EOB stands for Explanation of Benefits. This is a document we send you to let you know a claim has been processed. The most important thing for you to remember is **an EOB is NOT a bill**. It's letting you know which healthcare provider has filed a claim on your behalf, what it was for, whether it was approved, and for how much. You should always review your EOB to make sure it's correct. Here's a breakdown on how to read your EOB.

In the upper right portion of your EOB you'll find general information. If a payment was made to the provider, you'll see the check details in the top boxes. Below that are things like the claim and policy number, your ID numbers, both the insured's and the patient's name, as well as the provider's name and address.

CHECK NO.	CHECK DATE	CHECK AMOUNT
1234567	01/01/11	\$516.02

CLAIM #: 06999999-01-02-03
POLICY #: 06-9999-01
ID NUMBER: 1234567
SCHOOL ID: 12345678
INSURED: John Doe
PATIENT: John Doe
PATIENT ACCT. #: 01Z123456
PAYEE: A Provider Somewhere
ADDRESS: PO Box 123456
 Somewhere, TX 71234



Ref #	Service	Dates of Service From To	Proc Code	Amount Claimed	Ineligible	Discount	Total Covered	Co-Pay	Policy Deductible	Total Benefits	Patient Balance	Remark Code
	EMERGENCY ROOM	08/04/10-08/04		845.03			845.03		300.00	436.02	409.01	
	LABORATORY	08/04/10-08/04	87340	100.00		20.00	80.00			80.00		642
Totals:				945.03			925.03		300.00	516.02	409.01	

Remarks:

642- This service was processed under the Preventive Care benefit in your policy.
 Discount: Payment has been made in accordance with an agreement with United Healthcare or United Behavioral Health.
 Patient Balance: Co-pay, Policy Deductible, Co-Insurance & All Amounts Over Policy Limits.

The code in the Remark column is explained in this section.