HEALTH AND WELLNESS @ UNIVERSITY OF MICHIGAN

University Health Service
Your personal well-being

Can directly affect your ability to succeed

Explore well-being resources on Canvas
Eating
Sleeping
Exercising
Any use of alcohol, tobacco, other drugs
Social relationships
Approach to problems you face
Use of available resources
University Health Service (UHS)

Campus clinic and wellness resource

Many services in one building
Why use UHS?

• No national health plan
• Our “system” is complicated
• Insurance plays a big role
• UHS makes health care simpler and less expensive
You can use UHS if you are a …

- U-M student
- International scholar
- Spouse, domestic partner or dependent of the above (ages 10+)
UHS has LOTS of medical services

Medical Clinic
Women’s Health
Eye Care and Optical Shop
Allergy, Immunization & Travel Health
Laboratory
Radiology
Physical Therapy
Nutrition
Pharmacy
Pharmacy

For medications, both prescription and non-prescription

Request refills by phone

We want to be your pharmacy of choice!
Who provides health care?

- Doctors: Board Certified, fully licensed
- Physician Assistant (PA-C)
- Nurse Practitioner (NP)
- Nurse (RN, LPN)
- Specialists, for students who are referred by a UHS clinician: Dermatology, Eating and Body Image Concerns, Psychiatry, Sleep Clinic, Sports Medicine
How to get health care

**for non-urgent health concerns**

Schedule an appointment at UHS
Appointments are required for most medical services

**for urgent health concerns**

Calling is recommended:
- Call for Nurse Advice, day or night
- Call early Mon-Fri to request a same-day appointment

Visit Saturdays Sept-April, 9am-noon for urgent concerns (no appointments)

**in a medical emergency**

Call 911
Or go to the nearest hospital emergency department
Not sure what to do?

Call for Nurse Advice, day or night.

Calling is free and may help you avoid a trip.

734-764-8320
Wolverine Wellness

- Programs for:
  - Wellness
  - Alcohol and other drugs
  - Sexuality and relationships
  - Body image
  - More

- Collegiate Recovery Program

- Free wellness materials e.g. sleep kits

- Wellness Coaching
Wellness coaches work with undergraduate and graduate students to help them set and achieve wellness goals, explore the 8 dimensions of well-being, and learn resilience and coping skills.

This is for you! Appointments are FREE.

[Website Link] uhs.umich.edu/wellness-coaching
Stay in the Blue

• Learn the laws, so you’ll know what to do and avoid trouble

• Many students choose not to drink

• Recommendation:
  • If you choose to drink, Stay in the Blue
  • Download the app
How do costs work at UHS?

For currently enrolled U-M students:

- Most services are FREE at UHS, because they are covered by the health service fee, paid as part of tuition
- Insurance may help pay too
For currently enrolled students, most services at UHS are FREE:

Paid by the health service fee as part of tuition:

- Most clinic visits
- Radiology
- Most laboratory tests
- Advice by phone
- Wolverine Wellness
- And more
For currently enrolled students, these services at UHS have FEES:

• Allergy antigens and allergy testing
• Contraceptive devices, e.g. IUDs
• Durable medical equipment and supplies for home use
• Immunizations and injection fees
• Medications (prescription and non-prescription)
• Physical therapy
• Routine eye exams, glasses, contact lenses’
• Travel health services
• Tuberculosis skin tests
• Certain laboratory tests
Students also pay FEES for:

- Services received between terms
- Services received outside UHS
How do costs work at UHS?

For International Scholars and others:

☐ Use health insurance

☐ Pay out-of-pocket
How does INSURANCE work?

Health insurance is a contract between you and an insurance company to share health care costs.
What would I have to pay?

*Depending on your insurance,*

- It may pay completely, in part or not at all.

- You may need to pay:
  - **A premium:** You pay this to buy your insurance plan.
  - **A deductible:** You pay this 1x/policy year before insurance pays. Insurance may pay for some services before you pay the deductible.
  - **Co-pays:** You pay a *fixed amount* for some services.
  - **Co-insurance:** You pay a *percentage of cost* for some services.
WHERE can I get health care?

Insurance may require you to:

- Use in-network vs. out-of-network providers
  - Out-of-area waivers
- Have a Primary Care Physician (PCP)
- Get referrals for specialty services from your PCP

UHS makes it easier to get health care!
How does UHS work with insurance?

UHS will bill Aetna or GradCare:

- At UHS, currently enrolled U-M students don’t pay:
  - Copays or deductible for Aetna
  - Co-pays for GradCare
- Patients are responsible for paying costs that insurance doesn’t pay
Tips for costs

Use UHS first to save money

Bring your insurance card to UHS visits

Need help? Contact:
• International Center
• UHS Managed Care/Student Insurance Office
UHS does NOT provide:

- Health care for children < age 10
- Care during pregnancy
- Dental services
- Counseling -- currently enrolled students can use Counseling and Psychological Services (CAPS)
- Major emergency care and hospitalization (Michigan Medicine is closest)
Saves you time & money

Big & complex
Student fees don’t pay
Insurance helps
Saves you time & money

Big & complex
Student fees don’t pay; insurance helps
Students, Aug 27 is the magic date

For U-M students, most UHS services are FREE starting Aug 27

- **Urgent need?** Use UHS; insurance may help pay

- **No urgent need?** Wait until Aug 27
Tips for using UHS

Your visit will be confidential
Request a clinician, or ask for a recommendation
Return to the same clinician when possible
Tell clinicians about medications, ask questions
Request language interpretation (free) if desired
Bring your insurance card to visits
After your first visit, sign up for the patient portal
Key Points

Use UHS to save time and money

Most services are free for currently enrolled U-M students starting August 27

Health insurance may help cover other costs

Call for advice, day or night

Put this # in your phone: 734-764-8320