



AVOIDING A \$500 ER FEE

Seeking Treatment Guide

Step One



Virtual Doctor

PHONE OR APP

Your first stop for medical care should be Teladoc, which is free to access and available without leaving your home.

For more details, please visit:

[Teladoc - Virtual Doctor](#)

Step Two



Doctor Network

SEARCH TOOL

You need to visit providers that are part of the UnitedHealthcare Network (UHC), and **ALWAYS** show your ID Card at the time of treatment. You can search online at:

[UHC Network Search](#)

Step Three



Urgent Care/ Walk-in Clinic

BEST OPTION

Your best option for seeking in-person medical care is from a walk-in clinic or urgent care center. You will pay less out of pocket and they require no appointments.

Step Four



Emergency Room

REAL EMERGENCIES

The Emergency Room (ER) is only to be used for real life-threatening emergency situations!

You will pay more out of pocket. **If you are not admitted to the hospital, you will also have an additional \$500 deductible to pay.**

Step Five



Claims Follow Up

YOUR RESPONSIBILITY

Create your MyIMG account online to track the status of your claims. It is your responsibility to make sure all documents are submitted through MyIMG to fully process your claims.



You can find more information and details about your insurance plan in your Student Zone, please refer to your Insurance ID card or welcome email for details on your specific Student Zone. You can also contact us directly with any questions:
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