As parents we are concerned about what will happen if our children suffer a sudden illness or injury while away at school. That’s why it’s reassuring to know that your UPMC Health Plan provides insurance for dependents up to the age of 26. Your UPMC Health insurance, in combination with your child’s Student Health Center at school, will provide sufficient coverage to give you peace of mind even when they’re not close to home.

This guide provides parents with the “know-how” to deal with common medical situations that your child may encounter. It is intended to be a general overview and may not answer all of your specific questions. If you need additional assistance, please call UPMC Health Plan at 1-888-499-6885 or the University of Pittsburgh Benefits Department at (412) 624-8160.
My child’s school offers student paid health insurance, should I buy it?

In most cases your child’s school sponsored health insurance is not necessary if he/she meets the eligibility requirements under Pitt’s UPMC Health Plan.

What should my child do if they need preventive care services (routine physical)?

They should schedule preventive care services when they are at home, during school breaks, or in the summer. If they receive preventive care from a provider outside of the UPMC Health Plan network they will have no benefit under the Panther Gold plan or will receive the lower level of benefits under the Premier, Plus and Basic plans.

What should my child do if they get sick at school?

If their medical condition is **urgent** (earache, headache, cut, scrape cold or flu) they should go to their school’s Student Health Center. Fees for their school’s Student Health Center are part of your child’s tuition.

If your child’s medical condition requires more comprehensive treatment and cannot be treated by their Student Health Center, Panther Gold members should call their Primary Care Physician for a referral to a provider outside of the UPMC Health Plan network. Premier, Plus, and Basic members should call UPMC Health Plan at 1-888-499-6885 within 24 – 48 hours after the incident in order to receive the highest level of benefits.

What should my child do if they need follow-up care for an urgent medical condition?

If the Student Health Center was able to treat their medical condition, they should return to them for follow-up care. If they weren’t able to treat their condition, Panther Gold members should call their Primary Care Physician for a referral to a provider outside of the UPMC Health Plan Network. Premier, Plus, and Basic members should coordinate follow-up care by calling UPMC Health Plan at 1-888-499-6885 to receive the highest level of benefits.

What should my child do if they have a medical emergency?

They should seek treatment at the nearest emergency room. Under all plans, you should contact your Primary Care Physician (Panther Gold members) or UPMC Health Plan (Premier, Plus, and Basic members) at 1-888-499-6885 within 24 to 48 hours after being treated.

What should my child do if they need follow-up care to an emergency room visit?

All follow-up care under the Panther Gold plan should be authorized by their Primary Care Physician. Premier, Plus, and Basic members should coordinate follow-up care by calling UPMC Health Plan at 1-888-499-6885 to receive the highest level of benefits.
What if my child needs Behavioral Health services (Mental Health or Chemical Dependency)?

These services are covered under your insurance policy. Panther Gold members should seek services from an in-network provider or facility. Depending on the type of service, co-payments may apply.

Panther Premier, Plus or Basic members should seek services from a UPMC participating provider or facility to obtain the highest level of coverage, however, your child may also utilize out-of-network providers or facilities and will still have coverage, but at a lower level. Deductibles and co-insurance will apply in either case.

Can my child get a prescription filled when they’re at school?

Yes. Your child should have their prescription filled at one of UPMC Health Plan’s national chain pharmacies or at one of their participating independent pharmacies. For a complete listing of national or independent pharmacies call UPMC Health Plan at 1-888-499-6885.

What should my child do if he/she is no longer a full-time dependent student?

Your child can remain on your policy through the end of the month of their 26th birthday regardless of their student status. Upon the first of the month following that of their 26th birthday, your child will be eligible to continue the UPMC insurance under COBRA for a total of 36 months.

If the dependent elects to continue their coverage under COBRA, they are responsible for the entire cost of individual medical coverage plus an additional two percent administrative fee.

In order for your child to be offered COBRA you will need to delete them off of your medical insurance. To delete a dependent, go to http://www.hr.pitt.edu/forms and download the Benefit Enrollment Form and the Status Change Form. Completed forms should be sent or faxed to the Benefits Department, 320 Craig Hall. Fax # 412-624-3485.