What insurance company handles the Student Health Insurance plan for Messiah University?
UnitedHealthcare StudentResources is the insurance company for the 2021-2022 school year.

How do I get a new ID card if I lose mine?
In the event you need a temporary or replacement card, you can go to www.firststudent.com.

The plan summary mentions “Preferred Providers” and “Out-of-Network Providers” – what is the difference?
- Preferred Providers are Physicians, Hospitals and other health care providers who have contracted with UnitedHealthcare StudentResources to provide specific medical care at negotiated prices.
- Out-of-Network Providers are Physicians, Hospitals or other care providers who have not agreed to any pre-arranged fee schedules.

Does it matter if I use a “Preferred Provider” or “Out-of-Network Provider”?
Yes – this plan uses a provider network. You will pay less if you use a provider in the plan’s network. You will pay the most if you use an out-of-network provider and you might receive a bill from the provider for the difference between the provider’s charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. To find a listing of preferred providers, click HERE.

What is a co-pay?
A co-pay is the amount you will be required to pay for a specific medical service. The co-pays vary, please refer to the schedule of benefits in the plan document. You can obtain a copy of the plan documents HERE.
If I have a problem with our Student Health Plan whom should I contact?
The Messiah University Student Health Plan offers customer support services. They can assist you with:

- Explaining your benefit plan’s features and provisions
- Assistance with insurance claims
- Finding qualified physicians and hospitals

You can contact UHCSR at 1-800-505-4160.

If UHCSR is not responsive, who else can I call?
You should call our Insurance Broker – RCM&D – if you need additional assistance. Our RCM&D Insurance Administrator is Paige Fritze. She can be reached at 1-800-346-4075 ext. 1607 or email Messiah@rcmd.com.

If I need medical attention where should I go?
If you do not need emergency medical attention you should initially contact the Messiah University Engle Center. The Health Center will be able to determine if you need a medical specialist. In the event it is a medical emergency you should go to the nearest medical facility in your area.

Does the Student Health Plan pay for prescription drugs?
Yes – the plan does pay for prescription drugs. Please refer to the plan summary for the specific co-pays and limitations.

Can I go to any pharmacy?
No – please refer to the listing of the pharmacies that are in network or go to www.firststudent.com to find a pharmacy.

Does the plan include any dental or vision benefits?
Only pediatric dental and vision. Coverage is available until the student turns 19.