



# Student 101

## HMO OUT-OF-AREA COVERAGE PROGRAM

**This program expands coverage for members while enrolled as a student at a college or university. We strive to offer members access to care when they need it wherever they are within the United States.**

### Get Started

Three easy steps to enroll:

1. Complete the HIPAA authorization form, if not the named policy holder. To download, go to: [paramounthealthcare.com/HIPAAForm](https://paramounthealthcare.com/HIPAAForm)
2. Complete the Student Health Center registration form. Or, provide the form to your Student Health Center for completion. To download, go to: [paramounthealthcare.com/StudentForm](https://paramounthealthcare.com/StudentForm)
3. Return completed forms to Paramount via one of the following:

**Mail:** P.O. Box 497 | Toledo, Ohio 43697

**Email:** [paramount.memberservices@medmutual.com](mailto:paramount.memberservices@medmutual.com)

**Fax:** 419-887-2047

### What Is A Student Health Center?

Student health centers are on-campus, outpatient facilities that provide healthcare services to the student population. Below are schools with student health centers used by our members:

- Kent State University
- Miami University of Ohio
- The Ohio State University
- University of Oregon
- University of Toledo

### Prior Authorization

Before receiving non-emergency care, with the exception of care provided at a student health center or urgent care, you or your dependent should call member services 800-462-3589 to request prior authorization.

*This program comes at no cost to you.  
The named policy holder and any applicable dependents are eligible for this program.*

## Coverage

For medical emergencies, call 911.

Care Service	Coverage Description
Student Health Center	No prior authorization required. Subject to specialist office visit copayment.
Emergency Room Visits	Covered for emergency medical conditions such as the loss of consciousness, inability to breathe, uncontrolled bleeding, fractures, burns and convulsions. No prior authorization required. Subject to emergency room facility copayment/coinsurance
Urgent Care Visits	Covered for unexpected illness or injury requiring medical attention soon after it appears but is not permanently disabling or life threatening. No prior authorization required. Subject to urgent care copayment/coinsurance.
Telehealth Services	No prior authorization required. Subject to applicable office visit copayment/coinsurance.
Prescription Drugs	CVS/Caremark, a nationwide network, administers drug coverage for Paramount members. Contact the Pharmacy Help Desk at 419-887-2525 to identify participating pharmacy locations. Subject to applicable copayment, deductible or coinsurance.  Drug rider required.

*Covered services subject to deductibles, copayments/coinsurance and benefit limits where applicable.*

## Contact Member Services To Determine If Your Student Health Center Qualifies.

**For questions around Student 101, contact Member Services.**

**Phone:** 800-462-3589

**Email:** [paramount.memberservices@medmutual.com](mailto:paramount.memberservices@medmutual.com)

**Live Chat:** [paramounthealthcare.com/livechat](https://paramounthealthcare.com/livechat)