#### Who to Contact

#### SHC HEALTH PLAN OFFICE

Enrollment, premium, coverage info. . . . 801-422-2661 1750 N. Wymount Terrace Dr., 2nd Floor Provo, UT 84604

8 a.m. to 5 p.m., Monday through Friday

Email
SHC preauthorization 801-422-5147
SHC urgent care
8 a.m. to 5:30 p.m., Monday through Friday
Fall and winter semesters: 8 a.m. to noon on Saturday

#### **AFTER-HOURS EMERGENCIES**

American Fork Hospital (InstaCare) 801-492-2550
Blue Rock Medical 801-375-2177
Lehi Instacare
Mountain View Hospital 801-465-7000
Saratoga Springs InstaCare 801-341-5252
Spanish Fork InstaCare
Timpanogos Regional Hospital 801-714-6000
Utah Valley Hospital 801-357-7850
Utah Valley InstaCare 801-357-1770

## **DMBA**

Preauthorization	800-777-3622
Billing address	P.O. Box 45530
	Salt Lake City, UT 84145

#### **DMBA'S PREFERRED PROVIDER NETWORK**

Utah and Southeast Idaho:
DMBA Network Providers 800-777-3622
or www.dmba.com
Hawaii: MDX
All other states:
UnitedHealthcare Options PPO 866-633-2446
or www.myuhc.com

# **Important Keys to Remember**

- There is a deductible of \$300 per person and \$600 per family.
   The deductible applies to all services (except prescription drugs) received outside the Student Health Center.
- Diabetic supplies covered by the Student Health Plan are now available through any DMBA in-network pharmacy, including the SHC pharmacy. Covered diabetic supplies are covered at 80% when you fill the prescription at an in-network pharmacy. For questions about diabetic supplies please contact DMBA.
- If you are a continuing education student with fewer than nine
  credit hours per semester, you will not be enrolled automatically
  in the plan. You must enroll for coverage online, in person at
  the SHC Health Plan Office, or by email to healthplan@byu.edu.
- DMBA will assign you a unique ID number. This DMBA ID number is your policy number. Contact DMBA for your insurance card.
- The SHC is your primary source of medical care.
- If you are referred by an SHC physician, a referral will occur automatically.
- Providers outside the SHC can request preauthorization through the Provider Portal at www.dmba.com.
- Always receive care from providers who are on DMBA's Preferred Provider Network. If you use out-of-network providers, your benefits will be lower.
- If you use out-of-network providers, you will be responsible to pay any charges over allowable amounts.
- New dependents must be enrolled within 60 days of the qualifying event (marriage, birth, or adoption placement).
- Not all services are covered by the plan. Please read the exclusions to see which services are not covered.
- You may change your coverage option only during the open enrollment period before each semester/term or within 60 days of acquiring a new dependent through marriage, birth, or adoption.
- You may disenroll from the plan at the beginning of any semester or term by providing verification that you have gained new medical insurance that meets BYU's requirements.
- Coverage is effective the first day of classes and will end Sep. 1, 2026, or when you graduate or lose your continuing student status, whichever comes first.
- Your student account will be billed the appropriate premium (based on the coverage option you choose) at the beginning of each month during the academic year. This includes spring and summer terms.
- If you lose your private health insurance and choose to enroll in the Student Health Plan, your coverage will be effective on the first day of the semester/term.

Access the Student Health Plan handbook at www.dmba.com/nsc/student/handbooks.aspx

BYUBRO1SPN0825

# BYU Student Health Plan 2025-2026

SEP. 3, 2025, TO SEP. 1, 2026

- Insurance coverage is mandatory for continuing students and will remain in effect for a full academic year, including spring and summer terms
- The Student Health Center is your primary care provider
- Open enrollment ends on the last day to add/drop (one week after each semester/term starts)
- Most medical services are available from the Student Health Center
- Deductible is \$300 per person and \$600 per family
- Coverage for hospitalization
- Coverage for emergency care
- Optional coverage for dependents
- Out-of-area coverage



A Health Plan Administered by DMBA and the BYU Student Health Center

### **BRIGHAM YOUNG UNIVERSITY STUDENT HEALTH PLAN 2025-2026**

Coverage for Services Provided in the Student Health Center					
You Pay Copayment per Service	You Pay Towards Deductible	You Pay After Copayment	Plan Pays After Copayment	Primary care     Diagnostic X-ray	<ul><li>Orthopedics</li><li>Pediatrics</li></ul>
\$10	Does not apply			<ul> <li>Diagnostic lab</li> <li>Ear, nose, and throat</li> <li>Eating disorder</li> <li>Gynecology</li> <li>Medical equipment</li> <li>Medical supplies</li> <li>Pharmacy</li> <li>Physical th</li> <li>Podiatry</li> <li>Sypchiatry</li> <li>Sports med</li> <li>Substance</li> </ul>	<ul><li>Pharmacy</li><li>Physical therapy</li></ul>
\$15 for urgent care		\$0	100%		,

Coverage for Physician Services Outside the SHC and Hospital Outpatient Care				
You Pay Copayment per Service	You Pay Towards Deductible	You Pay After Copayment and Deductible Are Met	Plan Pays After Copayment and Deductible Are Met	Administration of anesthesia     Chemotherapy     Diagnostic lab
\$25	\$300 per person	20% in-network providers	80% in-network providers	Emergency care (\$50 copayment)     Non-elective surgery     Office visits (you will pay less at the SHC)     Physical therapy (up to 20 visits per academic year)
\$600	\$600 per family	50% out-of-network providers	50% out-of-network providers	Radiation therapy     X-ray

Coverage for Hospital Inpatient Care				
You Pay Copayment per Service	You Pay Towards Deductible	You Pay After Copayment and Deductible Are Met	Plan Pays After Copayment and Deductible Are Met	<ul><li>Anesthesia</li><li>Diagnostic lab</li><li>Prescribed medications</li></ul>
\$300	\$300 per person	20% in-network providers	80% in-network providers	<ul><li>Semi-private room</li><li>Surgery</li><li>X-ray</li></ul>
plus \$100 for a newborn child	\$600 per family	50% out-of-network providers	50% out-of-network providers	

2025-2026 Premium Per Billing Period					
Coverage Option	Fall	Winter	Spring	Summer	
Single Student Only	\$ 432	\$ 432	\$ 216	\$ 216	
Married Student Only	\$ 688	\$ 688	\$ 344	\$ 344	
Single Student with Dependent(s)	\$ 1,596	\$ 1,596	\$ 798	\$ 798	
Married Student with Dependent(s)	\$ 2,408	\$ 2,408	\$ 1,204	\$ 1,204	

Maternity coverage is included for all student contract holders with no additional deductible. An eligible non-student spouse or dependent must meet an additional \$3,000 deductible before the plan pays for maternity care.

This pamphlet provides a brief description of plan benefits. It is not complete or a legal document.

For more information, access the Student Health Plan handbook at:

## www.dmba.com/nsc/student/handbooks.aspx

The handbook provides you with an explanation of your benefits under the BYU Student Health Plan and constitutes a legal contract between you and DMBA.

- 1. Prescription Benefit: At the SHC pharmacy, the plan pays 80% and you pay 20% for covered drugs. At a non-network pharmacy, there is no coverage. If you have questions about how to get help for high-cost drugs not covered by the plan, please discuss them with your SHC clinician.
- 2. To maximize benefits, call DMBA at 800-777-3622 to preauthorize services received outside of the health centers. Office visits outside of the health centers generally do not require preauthorization. Services performed during an office visit (tests, labs, surgery, etc.) may require preauthorization. Providers can request preauthorization through the Provider Portal at www.dmba.com.
- 3. Maximum benefit is \$20,000 per academic year for services outside the SHC. For coverage of medical expenses above the maximum benefit, refer to BYU's Large Claims Coverage Plan.
- $4.\ In\ Utah\ County,$  you must receive care at the BYU Student Health Center.
- 5. The health centers send nearly all lab tests to an outside provider. Until you meet your deductible, you are billed 100% for these services. After that, services are covered at 80%.