

# Frequently Asked Questions

You can find additional [FAQs](#) generally explaining how our insurance plans work under the [FAQs](#) tab at [benefits.caltech.edu](http://benefits.caltech.edu).

## Enrolling/Waiving

<b>If I want insurance through Caltech, do I need to enroll?</b>	<ul style="list-style-type: none"> <li>No. You will be automatically enrolled.</li> </ul>
<b>How do I add a dependent to my insurance?</b>	<ul style="list-style-type: none"> <li>Health: go to <a href="https://www.uhcsr.com/caltech">https://www.uhcsr.com/caltech</a></li> <li>Dental: go to <a href="https://www.deltadentalins.com/caltechstudentdental/">https://www.deltadentalins.com/caltechstudentdental/</a></li> </ul>
<b>How do I waive Caltech insurance?</b>	<p>If you meet <a href="#">Caltech's waiver requirements</a>:</p> <ul style="list-style-type: none"> <li>To waive Health: go to <a href="https://www.uhcsr.com/caltech">https://www.uhcsr.com/caltech</a></li> <li>To waive Dental: go to <a href="https://www.deltadentalins.com/caltechstudentdental/">https://www.deltadentalins.com/caltechstudentdental/</a></li> </ul>
<b>I'm already waived for the student Health and/or the Dental insurance. What do I need to do?</b>	<ul style="list-style-type: none"> <li>You must enroll in or waive Caltech student insurance before each academic year.</li> <li>If you want to continue your waiver, do so by August 25, 2015.</li> <li>Otherwise, you'll be automatically enrolled and charged the full insurance premium cost. You won't be able to waive except within 31 days of a qualified life event such as marriage or birth.</li> </ul>
<b>If I'm covered by my parent's insurance plan or other coverage, why would I need the Caltech insurance?</b>	<ul style="list-style-type: none"> <li>If you have other insurance that includes benefits comparable to the Caltech insurance benefits and covers all types of care near campus, you may not need Caltech insurance.</li> <li>If your other Health insurance satisfies <a href="#">Caltech's waiver requirements</a>, it's comparable.</li> </ul>
<b>I'm having trouble logging in to the insurance waiver websites. What should I do?</b>	<ul style="list-style-type: none"> <li>If you have trouble logging on even after you enter the correct login requirements, please call the Caltech Registrar's Office at (626) 395-6297 to confirm that your correct information is on file.</li> </ul>
<b>What is the access code for waiving through the Delta Dental website?</b>	<ul style="list-style-type: none"> <li>The access code for Dental is C1000.</li> <li>No access code is needed for Health.</li> </ul>
<b>If I enroll in Health insurance am I automatically enrolled in Dental too?</b>	<ul style="list-style-type: none"> <li>No. You must enroll/waive separately for Health and Dental insurance.</li> </ul>
<b>Can international students on a J1 visa waive the Caltech Student Health Insurance Plan?</b>	<ul style="list-style-type: none"> <li>Yes. However, you must have other coverage that meets Caltech's waiver requirements <b>and</b> federal requirements for foreign student visas. See the <a href="#">Waiver Requirements</a>.</li> </ul>

## ID Cards

**I enrolled in Caltech's student Health insurance. Why haven't I received a Health ID card yet?**

- UnitedHealthcare (UHC) will not automatically send you an ID card.
- By early September, you'll receive an email from UHC with details about how to get your Health ID card. You'll have the option to access your mobile ID card on your phone, print your own ID card, or have UHC mail your ID card to you.
- If you default enrolled, you may not receive your UHC ID card email until October. If you don't receive it by November 1, call UHC customer service at 1 (888) 251-5640.

**I enrolled in Caltech's student Dental insurance. Why haven't I received a Dental ID card yet?**

- No Dental ID card is needed! Simply provide your name, birthdate, and student ID number when you visit your dentist.
- If you want one anyway, you can print a Dental ID card beginning September 1 at <http://deltadentalins.com/caltechstudentdental> (after you log in to your Delta Dental account).

## UHC MyAccount

**Why should I create my UHC MyAccount?**

- Create your online (or mobile) **UHC MyAccount** at [www.uhcsr.com/MyAccount](http://www.uhcsr.com/MyAccount) to:
  - View, download, or print your ID card.
  - Go “green” and request electronic communications from UHC.
  - Review UHC messages, claims, and explanations of benefits (EOBs).
  - Find UHC Preferred (PPO) doctors and other health care providers.
  - Check and compare prescription drug costs.
  - Set up and manage your mail order prescriptions.

**What is my 7-digit UHC SR (Student Resources) ID number?**

- It's a number you'll see on your UHC ID card.  
For faster service, you should provide your SR ID when you call UHC customer service at 1 (888) 251-5640 after you are enrolled.

**How do I change my email address with UHC?**

- After you enroll and set up your online (or mobile) **UHC MyAccount**, you can change your email address in your MyAccount personal information settings.

## Preferred Providers

**How do I find a Preferred (PPO) doctor, pharmacy, mental health counselor, hospital, urgent care center, or other health care provider?**

- Search UHC’s provider directory at [uhcsr.com/Caltech](http://uhcsr.com/Caltech).
- Search in the UHC mobile MyAccount app, available at [Google iPlay](#) and [apple app Store](#).
- Ask the [Student Health Center](#) or [Student Counseling Center](#) for a recommendation.

**How do I find a Preferred (PPO) dentist?**

- Search for Delta Dental Preferred (PPO) dentists at [deltadentalins.com/caltechstudentdental](http://deltadentalins.com/caltechstudentdental).
- Find a list of [Preferred \(PPO\) dentists near campus](#) at our Student Benefits Website.
- Ask the [Student Health Center](#) for a recommendation.

**Is a Delta Premier dentist the same as a Delta Preferred (PPO) dentist?**

- No. Ask specifically if the dentist is a contracted Delta Dental **Preferred (PPO)** dentist — and confirm that at [Delta’s website](#).
- Simply asking if a dentist “accepts Delta Dental insurance” does not guarantee he or she is a Preferred (PPO) dentist.

## Other

**Does the Caltech student Health insurance satisfy the requirements for students on a J1 visa?**

Yes.

**Who can help me if I have questions about my Caltech insurance?**

In most cases, you should contact the insurance company directly:

– uHc: [www.uhcsr.com/Caltech](http://www.uhcsr.com/Caltech), 1 (888) 251-5640  
policy #: 2014-755-1

– delta dental: <https://deltadentalins.com/caltechstudentdental>, 1 (800) 765-6003  
undergrad policy #: 5372-1  
grad policy #: 5372-1

You can also email the Caltech Benefits Team at [hrbenefits@caltech.edu](mailto:hrbenefits@caltech.edu) or call (626) 395-6400.