



Planning a Vacation? Know your insurance.

Employees and their families who participate in the university health plans have access to the United Healthcare Choice Plus network via UMR. Marquette University has partnered with UMR to aid in the processing of your medical claims, answer questions about the provider network, coordinate pre-authorizations, and answer coverage questions about health insurance. United Healthcare Choice Plus (UHCP) gives participating employees access to a national network of doctors, urgent care facilities, and emergency rooms around the country.

Your vacation planning guide:

- Prior to your departure from Milwaukee, call UMR (800-826-9781) or visit [UMR online](#) to print off a list participating locations where you are traveling. If you go to one of the doctors in the UHCP network, your expenses will be covered in-network, as if you were in your local, Milwaukee area.

- If you go to a doctor or provider who is not in the UHCP network, you should know the following:

PPO participants with acute or emergency services will have their claims processed under the out-of-network deductible and coinsurance. Be advised that out-of-network providers may assess a fee called “usual and customary” that could range from a few dollars to a few thousand dollars. This amount of money is not covered by insurance and is your responsibility to pay.

- EPO participants with emergency services will receive insurance coverage only if the situation is potentially life or limb threatening. Acute care is not covered out-of-network. Be advised that out-of-network providers may assess a fee called “usual and customary” that could range from a few dollars to a few thousand dollars. This amount of money is not covered by insurance and is your responsibility to pay.
- Know when to ask for help. You can call UMR (800-826-9781) or Human Resources (414-288-7305) when assistance is needed. We’re here to help.