



Health Care for Regional Campus Students at St. Luke's

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Please note: on clinical clerkships, students should not be evaluated (i.e. graded) by any physician whom they have seen as a patient. If a medical student and an attending physician find themselves in this situation, they are each responsible for notifying the Offices of Medical Education and Student Affairs at St. Luke's.

Primary Care and Urgent Care

There is no in-house student health service at St. Luke's regional campus. Student health care is provided by local physicians and other providers, who are selected by the student.

- St. Luke's Primary Care Practices and Care Now Centers provide basic primary care and sick visits for students at no/low costs.
- To find a doctor, students may consult the "Primary Care Practice List for Regional Campus Students" and/or use this online tool: <http://findadoctor.slhn.org/>.
- To search by practice location, students may use this tool: <https://findalocation.slhn.org/Results?Type=11>
- Locations of St. Luke's urgent care centers are here: <https://www.slhn.org/care-now/locations>
- Students may also ask for recommendations from the Senior Associate Dean, Associate Dean for Student Affairs, or other advisors at St. Luke's.

It is the student's responsibility to:

1. Present their St. Luke's student ID at the time of the visit for the co-pay and visit to be covered.
2. Confirm that the provider of his/her choosing accepts his/her personal health insurance, if additional services/labs are ordered.
3. Present his/her personal health insurance card for payment of services, if needed.

4. Pay any deductible, as specified by his/her specified by your health insurance plan.
5. Submit any remaining balances due for write-off to St. Luke's (see process below.)

Writing off "balance due" statements from St. Luke's and St. Luke's-employed providers

"Balance due" statements are eligible for write-off if:

1. You received services from a St. Luke's-employed provider and/or had testing done at a St. Luke's facility.
AND
2. Your personal health insurance covered at least part of the cost of services.

Process for getting "balance due" statements written off:

1. Scan or take a clear photo of the balance due **bill** from the provider or lab (not the Explanation of Benefits).
2. Submit St. Luke's bills via email to St. Luke's billing (billing@sluhn.org). Include in the body of the email that you are a Temple/St. Luke's medical student.

Mental Health Care

In addition to services through LKOM, St. Luke's provides all Temple/St. Luke's regional campus students with mental health services. The services are anonymous, free of charge, and don't require use of the student's health insurance. The counselors, psychologists, and psychiatrists who see students are not involved in evaluating students on clinical clerkships.

St. Luke's Behavioral Health Service

Locations: St. Luke's Behavioral Health Center, 1107 Eaton Avenue, Bethlehem, PA 18018

SL Psychiatric Associates, 451 W Chew Street, Suite 306, Allentown PA 18102

SL Psychiatric Associates, 512 Bank Street, Bowmanstown, PA 18030

Dept. Phone: 484-526-2400

Hours: Monday - Thursday: 8 am - 7 pm

Friday: 8 am - 5 pm

To access services:

1. Call 484-526-2400 (St. Luke's Behavioral Health Service) to request an appointment - this is an answering service
2. Leave a message and identify yourself as a Temple/St. Luke's Regional Campus medical student.
3. A scheduler should reach out to you within 48 hours. Appointments should be made within 10 days.
4. The scheduler may ask you for a cell phone number, in case the appointment needs to be rescheduled, but no additional personal information should be requested. Health insurance information should not be requested. In the event additional information is requested of you, you do not need to answer. You may bring this issue to the attention of Ms. Annette Peters (484-602-2546), who manages the schedulers or, if you're comfortable, Dr. Kathleen Dave.

Regional campus students may also directly contact Thomas Vellela, Ed.D. at 610-434-2431. Dr. Vellela is part of Community Psychological Services and serves St. Luke's Regional Campus (<http://www.communitypsychservices.com/about-us>.)

Student Affairs

Students are also welcome to discuss personal issues with the Assistant Dean for Student Affairs, Dr. Kathleen Dave, who does not academically evaluate students.

Emergency Department

For mental health emergencies, students should go to the St. Luke's Bethlehem Emergency Department (801 Ostrum St., directly across from Estes Building.)

Specialty Care

Co-pays for visits to specialists or other specialty care visits are not covered through school.

- To find a doctor, students may use this online tool: <http://findadoctor.slhn.org/>. This tool shows which providers are employed by St. Luke's. Not all providers included are St. Luke's-employed; some are only affiliated.
- To search by practice location, students may use this tool: <https://findalocation.slhn.org/Results?Type=11>
- Locations of St. Luke's urgent care centers are here: <https://www.slhn.org/care-now/locations>
- Students may also ask for recommendations from the Senior Associate Dean, Associate Dean for Student Affairs, or other advisors at St. Luke's.

It is the student's responsibility to:

1. Confirm that the provider they are referred to or whom they choose accepts their personal health insurance.
2. Present his/her personal health insurance card for payment of services.
3. Pay any co-pays and/or deductible, as specified by their health insurance plan.
4. Submit any remaining balances due for write-off to St. Luke's (see process below.)

Writing off "balance due" statements from St. Luke's and St. Luke's-employed providers

"Balance due" statements are eligible for write-off if:

1. You received services from a St. Luke's-employed provider and/or had testing done at a St. Luke's facility. AND
2. Your personal health insurance covered at least part of the cost of services.

Process for getting "balance due" statements written off:

1. Scan or take a clear photo of the balance due **bill** from the provider or lab (not the Explanation of Benefits).
2. Submit St. Luke's bills via email to St. Luke's billing (billing@sluhn.org). Include in the body of the email that you are a Temple/St. Luke's medical student.

Emergency care

For sick visits, it is recommended that students attempt to see their primary care physician. Students in need of urgent care also have the option to visit St. Luke's urgent care centers (Care Now locations) (see [Primary Care and Urgent Care](#) above.)

If a student becomes seriously ill and/or would pose an immediate risk to patients, other students, faculty, or staff **during a required academic activity** (e.g. workshop, clerkship activity, or exam), that student should:

1. Go to the St. Luke's Emergency Department. The Bethlehem ED is located directly across the street from the Estes Building (801 Ostrum St.)
2. Identify y as a Temple/St. Luke's student and show their St. Luke's student ID.

Bloodborne Pathogen Exposures and Accidents

This following procedure applies to bloodborne pathogen exposures (including needle sticks and splashes) and other accidents that occur while the student is involved in a required academic activity (e.g. a procedure during a clerkship.) All LKSOM medical students have a supplemental accident insurance policy. The students' primary health insurance should be used first and then the supplemental accident insurance should be used to cover any costs that their primary health insurance does not cover.

1. Immediately wash the exposed area thoroughly (if bloodborne pathogen exposure, not relevant for all accidents.)
2. Notify supervising attending physician (or resident, if attending is unavailable)
3. Go to designated area for treatment:
 - o At St. Luke's, go to St. Luke's Emergency Dept
 - o At LKSOM or Temple University Hospital, go to Temple Occupational Health Services during business hours and to the TUH Emergency Department at night and on weekends. Temple University Hospital- Occupational Health Services: Location: Basement, Rock Pavilion; Phone: (215)707-4455
 - o At other sites, find out where to go during your orientation to that site.
4. Present your St. Luke's ID and own health insurance card for treatment. You should not need to pay co-pays for services, but you may need to pay for prescriptions.
5. At St. Luke's, you will be asked to complete a St. Luke's injury report.
6. All LKSOM medical students (including Temple/St. Luke's students) must file an accident claim form with A-G Administrators, Inc. (the claims administrator of this policy) **within 30 days** of the accident to use the supplemental insurance policy. Claim form is here: <http://www.temple.edu/hr/students/documents/A-GAdministratorsIncStudentAccidentClaimForm.pdf>.
7. Students must also submit itemized bills and an Explanation of Benefits (EOB) from his/her primary health insurance company to A-G Administrators, Inc.:
A-G Administrators, Inc.
Claims Department
P.O. Box 979
Valley Forge, PA. 19482
8. More detailed information may be found here: www.temple.edu/hr/students/accident.htm and Dr. Dave is available to guide students through this process.

For emergency care outside of required academic activities, students are also encouraged to use St. Luke's Bethlehem Emergency Department. Students must present their own

health insurance card and are responsible for co-pays, paying any amount applied to deductible, and submitting appropriate “balance due” bills for write off.

Health insurance

It is the School of Medicine’s policy that all students are required to carry health insurance. As a medical student you have the following options:

1. Enroll in one of the University sponsored plans or
2. Provide proof of coverage from an outside insurance company.

If you have coverage from an outside insurance company you **MUST** complete a Waiver of Insurance and Certification of Outside Health Insurance Coverage form during the open enrollment period.

University-sponsored Health Insurance Options

University sponsored plan options, monthly premiums, enrollment/waiver process and student health insurance requirements can be found on the HR website at:

<http://www.temple.edu/hr/students/index.html>

University-sponsored Health Insurance Billing

If you elect any type of coverage during the open enrollment period, a bill will be sent to the address you provided during the enrollment process. You will be responsible for paying the monthly premiums directly to Independence Blue Cross.

For questions about open enrollment or your health insurance bill, please visit the Independence Blue Cross website at https://www.ibx.com/temple_students or call 1-888-516-8309. You may contact the Benefits office at (215) 926-2270 or via e-mail at studentinsurance@temple.edu.

Loss of Outside Health Insurance

If outside health insurance is lost for any reason, please contact the Office of Student Affairs at LKSOM (215) 707-1670.