



# RESOURCE GUIDE

April 2013



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## An Explanation: The Guide and Its Purpose

This resource guide is meant to provide you with information so you can more easily navigate the University of Alabama as well as Tuscaloosa and the surrounding areas. While we hope this resource aids and empowers you to be self-reliant, please ask for help from Alabama REACH, a REACH Champion, or other staff or faculty member at the University, if needed.

The University of Alabama has a lot of different services that are useful tools for students. However, if you are unaware that various services exist, you don't get the opportunity to take advantage of them. For example, if you do not have enough money for textbooks because you spent all yours on tuition, room and board, there are other ways to obtain financial aid and they are listed in this guide. If you are concerned about your study skills or you struggle with writing papers, there are resources in this guide to help you.

If at any point during your college experience, you need help, speak up. Ask for help to get your needs met. The University of Alabama, as a community, is here to support your experience here and to help you be successful. Alabama REACH is here *just for you*, so use us as a resource!

Alabama REACH  
303 Lloyd Hall  
(205) 348-5819

Jameka Hartley, LCSW  
Program Coordinator  
jhartley@aalan.ua.edu

## Academic Assistance

### UA

#### Career Center

Ferguson Center 330

(205) 348-5848 | [career.ua.edu](http://career.ua.edu)

Discover what major and/or career might fit you best or interest you most. Get help with creating a cover letter, resume, interviewing skills, plan for grad school. Learn about and attend majors and career fairs. Use this resource! It will help you decide what you want to do and which major will be best for you. It can also assist you in finding a job either before or after you graduate.

#### Center for Academic Success

Osband Hall, First Floor

(205) 348-5175 | [ctl.ua.edu/default.asp](http://ctl.ua.edu/default.asp)

Offers FREE tutoring, workshops on speed reading and textbook reading, help on math homework, taking standardized tests, e.g. GRE. Take a class on how to be successful academically such as learning studying skills: NEW222-Academic Potential Seminar (2 credit hrs) or BCE101-Freshman Compass Course (2 credit hrs).

#### Disability Services

133B Martha Parham East

(205) 348-4285 | [ods.ua.edu](http://ods.ua.edu)

Central contact point for students with disabilities. Will help provide accommodations and services for disabilities; however, a student must provide the necessary paperwork to be registered with ODS. Students must also make their need(s) known each semester to each professor.

#### Math Technology Learning Center

B-1 Tutweiler Hall

(205) 348-2592 | [mtlc.ua.edu](http://mtlc.ua.edu)

Computer lab and tutoring center specifically to help students understand and learn math. Work at your own pace, receive feedback, learn a variety of formats.

#### Student Support Services

225 Osband Hall

(205) 348-7087 | [ctl.ua.edu/ssss/](http://ctl.ua.edu/ssss/)

Provides academic counseling and advising, tutoring, career development assistance, grad school prep, various workshops and a computer lab. You must qualify to gain these services by being a first generation student, income-eligibility, or qualify for disability services. Free academic skill building classes and gain credit hours to program participants.

#### Writing Center

322 Lloyd Hall

(205) 348-6010 | [writingcenter.ua.edu](http://writingcenter.ua.edu)

Free one-on-one consultations for writing papers.

Can help with understanding your assignment, generating ideas, organizing your thoughts, strengthening your argument, formatting, citing sources, revising, and editing. Make an appointment or walk-in.

## Emergency Food Assistance

### UA

#### Student 2 Student

Ferguson Center 230

Meal Plan Donation Program. Must request a meal by completing a request form at the Office of the Dean of Students.

#### Tuscaloosa Area

##### Canterbury Church

812 5th Ave., Tuscaloosa

(205) 345-9590 | [www.canterburychapelua.org/](http://www.canterburychapelua.org/)

Every Tuesday morning, arrive before or at 8am to receive groceries. No referral is needed.

##### Capstone Church

1907 University Blvd., Tuscaloosa

(205) 462-3958 | [capstonechurch.org](http://capstonechurch.org)

Lunch served each Thursday 11-11:45a.

##### Catholic Social Services

608 James I. Harrison, Jr. Pkwy., Tuscaloosa

(205) 759-1268 | [csstuscaloosa.org](http://csstuscaloosa.org)

Emergency food assistance once every 3 months. Call for an appointment. Appointments are available 9:30-11:30a Tuesday-Thursday.

##### Christ Episcopal Church

605 Lurlene Wallace Blvd. N, Tuscaloosa

(205) 758-4252

Provides food only on Mondays at 2p.



### **Christian Ministries Center**

3880 Watermelon Road, Northport

(205) 752-8399

Emergency food assistance open Monday, Wednesday, Thursday 8-10a. Must have referral, photo ID, and Social Security card.

### **Community Service Programs of West AL (CPS)**

601 Black Bears Way, Tuscaloosa

(205) 752-5429 | cspwal.com

CPS provides food vouchers (once a week only) to help stretch your food budget. You must show your picture ID and income verification at the CPS office.

### **Community Soup Bowl**

1711 23rd Ave., Tuscaloosa

(205) 752-2421 | fpctusc.org/693599

The Community Soup Bowl is a compilation of a few churches that provide lunch seven days a week 11a-1p.

### **East Community Soup Bowl**

3004 Hargrove Road East, Tuscaloosa

(205) 552-7271 | fpctusc.org/693599

At Hargrove Methodist Church. Serves free lunch Wednesdays and Fridays from 11:30a to 1p.

### **Grace Church**

2112 Hargrove Road East, Tuscaloosa

(205) 462-1144

Provides food on Thursdays only from 9a to 10:30a. Must have proof of income, picture ID & referral letter.

### **St. Mark United Methodist Church**

1421 McFarland Blvd., Northport

(205) 339-2127 | stmarkmethodist.org

This church provides help with food services by appointment on Tuesdays (11:30a-2p) and Thursdays (9a-2p). A referral is necessary through community services, such as CPS, Catholic Social Services, Tuscaloosa's One Place.

### **Temporary Emergency Services**

1705 15th St, Tuscaloosa

(205) 758-5535 | temporaryemergencyservice.org

This organization will provide you with a food bag/box. It requires a referral from another agency (such as CPS, Catholic Social Services, Tuscaloosa's One Place) and each service can be accessed only once every 3 months.

### **University Church of Christ**

1200 Julia Tutwiler Dr., Tuscaloosa

(205) 553-3001 | universitycofc.org

Food pick up on Wednesdays from 4:30-5p only. Referral is needed for food assistance from Catholic Social Services, CPS, Tuscaloosa's One Place.

## **Financial Assistance**

### **UA**

#### **Office of Financial Aid**

106 Student Services Center

(205) 348-6756 | financialaid.ua.edu

Information about scholarships, loans, grants, federal work study, and computer lab to complete FAFSA forms.

#### **Office of Undergraduate Scholarships**

801 Campus Drive, Tuscaloosa

(205) 348-8201 | scholarships.ua.edu

Everything you want to know about UA scholarships will be through this office.

Scholarship application deadline is December 1<sup>st</sup>.

## **Government**

### **ETV Program**

Alabama ETV Program

statevoucher.org/state.shtml?state=AL

Federally funded, state administered program to help youth who were in foster care. May receive up to \$5,000 a year for qualified school related expenses. Only former or current foster youth are eligible. Other requirements are on the website.

### **FAFSA**

Office of the US Department of Education

fafsa.gov

The FAFSA form must be completed each year you are in school. It cannot be fully completed until all tax information is filled out. If you have questions while filling it out, Ms. Jameka Hartley of Alabama REACH can help you complete it.

## National-Public and Private

### Fastweb

fastweb.com

Search for scholarships, student loans, career planning, etc. They will send you notifications regarding financial aid opportunities that fit your criteria, if you complete the profile.

### FinAid: The Smart Student Guide to Financial Aid

finaid.org

Search for scholarships, grants, loans, and other sources of financial aid to get for school expenses.

## Health Insurance Options

### UA

#### United Healthcare Student Resources

Student Health Center (SHC)

(205) 348-4086 | shc.ua.edu or uhcsr.com

Health insurance that can be paid each semester or in one lump sum. Must go to the SHC for initial visits and be referred unless the SHC is closed. Can purchase health insurance for the summer semester if enrolled for the Fall semester, but not the summer. Co-pay is \$20 in-network. For the 2012-2013 school year, it cost about \$1300 total for 12 months of coverage, but change slightly each year. All charges incurred at the SHC go directly to your student account. Out-of-pocket payments are not accepted at the SHC. Medical insurance includes eye exams, but not dental. Check on the website to see updated prices.

## Government

### All Kids

Alabama Department of Public Health

(800) 252-1818 | adph.org/allkids/

Must be UNDER 19, US citizen, not covered by any health insurance, not covered by or eligible for Medicaid, not a resident in an institution. Income eligibility: make \$932-\$2,793/month.

### Medicaid

Alabama Medicaid Agency

(800) 362-1504 | medicaid.alabama.gov

Available if you are still in custody of DHR. Call your case manager, if you have questions.

## Private

### Blue Cross/Blue Shield of Alabama

(888) 267-2955 | bcbsal.org

Classic Blue (Least expensive copay option)

Approx. \$107/month. Office visit \$40 copay (primary); \$60 copay (specialist). Meds: \$15 copay (generic); \$75 (preferred brand); other=not covered. Deductible: \$1,500. For dental +\$17/month.

BlueChoice Essential (Least expensive monthly rate for long-term coverage; high deductible)

Approx. \$71/month. Office visit pays 80% after deductible is met. Meds: pays 80% after deductible is met. Deductible: \$3,250.

Blue Link (Least expensive month rate for up to 11 mos only, less expensive deductible)

Approx. \$65/month. Office visit pays 80% after deductible is met. Meds: \$20 or 20% copay (generic); \$30 or 30% (preferred brand); \$50 or 50%=not covered. Deductible: \$1,000.

### United Healthcare

(800) 444-8990 | uhc.com

Copay Select (Inexpensive comprehensive coverage, high deductible)

Approx. \$58.41/month. Office visit \$35 copay (primary or specialist). Meds: \$15 (tier 1, no deductible); \$35 (tier 2); \$65 (tier 3); you pay 24% coinsurance (tier 4); Tiers 2-4 \$500 deductible per person, per calendar year. Deductible \$10,000

Copay Select (More expensive comprehensive coverage, lower deductible)

Approx. \$84.72/month. Office visit \$35 copay (primary or specialist). Meds: \$15 (tier 1, no deductible); \$35 (tier 2); \$65 (tier 3); you pay 24% coinsurance (tier 4); Tiers 2-4 \$500 deductible per person, per calendar year. Deductible \$5,000

## Housing Services, Emergency and Temporary

### Tuscaloosa Area

#### American Red Cross

1100 15th St. E, Tuscaloosa  
(205) 758-3608 | redcross.org  
Case-by-case situations and Victims of Fire and Tornado Disasters.

#### Catholic Social Services

608 James I. Harrison, Jr. Pkwy., Tuscaloosa  
(205) 759-1268 | csstuscaloosa.org  
Provides assistance for displaced families and individuals.

#### Dent Transitional Program

(205) 633-4100  
Homeless shelter for men ages 19-30.

#### Jesus Way Homeless Shelter

2681 24th Street, Tuscaloosa  
(205) 759-9771  
Homeless shelter for men is an 8-bed shelter. Four houses exist for women and children and they must commit to living there for at least 3 months.

#### The Salvation Army

2902 Greensboro Ave., Tuscaloosa  
(205) 345-6939 | www.uss.salvationarmy.org  
Temporary residential facility. Clients may stay three nights free and on the 3<sup>rd</sup> night meet with a social worker to determine needs and develop a plan. After the 3<sup>rd</sup> night, cost is \$7/night unless client can verify looking for work. Must be 18 and have a picture ID. Shelter opens at 4:15p.

#### YMCA

2405 Paul W. Bryant Drive, Downtown Tuscaloosa  
(205) 345-9622 | ymcatuscaloosa.org  
Men only, \$25 deposit, \$10 key deposit, and \$60 per week. Call to verify the accuracy of costs.

## Housing Services, Long-Term and Permanent

### UA

#### Housing and Residential Communities

Mary Burke Hall East  
(205) 348-6676 | housing.ua.edu/index.cfm  
This office is responsible for the housing and residential halls on campus, roommates, housing rates, and applications for housing. They are willing to work with you and help meet your needs, so you must communicate them. This office is committed to helping REACH scholars, so if you need anything contact them, or contact REACH for help working with housing. **You MAY live on campus during the summer even if you are not enrolled in classes.**

#### Dormitories

##### Burke East and West

Co-ed dormitory. Open during Fall, Thanksgiving, Christmas, and Spring Breaks. Dining hall on first floor (closed during all breaks), community kitchens floors 2-4.

##### Parham

Female dormitory. Open during Fall, Thanksgiving, Christmas, and Spring Breaks. Community kitchen. Closest dining hall is Burke.

#### On-Campus Apartments

##### The Bluff at Waterworks

Must be an upperclassman. Most expensive housing option on campus. Apartment community (with kitchen in each apartment). 11.5 month contract.

##### The Highlands

Apartment community (with kitchen in each apartment). Open during Fall, Thanksgiving, Christmas, and Spring Breaks

### Tuscaloosa Area

#### Non-Public/Non-Low Income Housing

#### Off Campus Association

See "Utilities Assistance"

### **Off Campus Resource from UA**

offcampushousing.ua.edu

Search engine created by UA to help students find off-campus housing.

### **Section 8 Housing**

#### **Bonita Terrace Apartments**

1300 Hargrove Road, Tuscaloosa

(205) 758-5870

These are considered Section 8 Housing, which is a federally funded rental program that is similar to Public Housing except that the house/apartment is rented by a private landlord instead of the Authority. You still must meet income limits to qualify for Authority housing and all federal rules and regulations must be met to become eligible. Rent is based on income.

#### **Fieldcrest Apartments**

100 Fieldcrest Drive, Tuscaloosa

(205) 758-5870 | tuscaloosahousing.org

These are considered Section 8 Housing, which is a federally funded rental program that is similar to Public Housing except that the house/apartment is rented by a private landlord instead of the Authority. You still must meet income limits to qualify for Authority housing and all federal rules and regulations must be met to become eligible. Rent is based on income.

#### **Forrester Gardens**

1350 37<sup>th</sup> Street, Tuscaloosa

(205) 752-4410

These are considered Section 8 Housing, which is a federally funded rental program that is similar to Public Housing except that the house/apartment is rented by a private landlord instead of the Authority. You still must meet income limits to qualify for Authority housing and all federal rules and regulations must be met to become eligible. Rent is based on income.

#### **McConnell Hills**

4620 18<sup>th</sup> Avenue East, Tuscaloosa

(205) 553-1223

These are considered Section 8 Housing, which is a federally funded rental program that is similar to Public Housing except that the house/apartment is rented by a private landlord instead of the Authority. You still must meet income limits to qualify for Authority housing and all federal rules and regulations must be met to become eligible. Rent is based on income.

#### **McDaniel Arms**

1717 Harper Road, Northport

(205) 333-0224

These are considered Section 8 Housing, which is a federally funded rental program that is similar to Public Housing except that the house/apartment is rented by a private landlord instead of the Authority. You still must meet income limits to qualify for Authority housing and all federal rules and regulations must be met to become eligible. Rent is based on income.

#### **Oak Trace Apartments**

5775 McFarland Blvd., Tuscaloosa

(205) 758-0544

These are considered Section 8 Housing, which is a federally funded rental program that is similar to Public Housing except that the house/apartment is rented by a private landlord instead of the Authority. You still must meet income limits to qualify for Authority housing and all federal rules and regulations must be met to become eligible. Rent is based on income.

#### **Running Brook**

4413 Cypress Creek Avenue East, Tuscaloosa

(205) 556-8070

These are considered Section 8 Housing, which is a federally funded rental program that is similar to Public Housing except that the house/apartment is rented by a private landlord instead of the Authority. You still must meet income limits to qualify for Authority housing and all federal rules and regulations must be met to become eligible. Rent is based on income.

#### **Saddlewood Apartments**

14 Deerfield, Northport

(205) 339-0660

These are considered Section 8 Housing, which is a federally funded rental program that is similar to Public Housing except that the house/apartment is rented by a private landlord instead of the Authority. You still must meet income limits to qualify for Authority housing and all federal rules and regulations must be met to become eligible. Rent is based on income.

### **Public Housing**

#### **Branscomb Apartments**

570 60<sup>th</sup> Street, Tuscaloosa

(205) 758-1829 | tuscaloosahousing.org

These are government owned apartments. You must meet income limits to qualify for Authority Housing. All federal rules and regulations must be met to become eligible. Applications are given out on Tuesdays and Wednesdays from 1 to 4p.

#### **Chesnutt Trace Apartments**

9801 Old Greensboro Road, Tuscaloosa

(205) 722-9200

These are government owned apartments. You must meet income limits to qualify for Authority Housing. All federal rules and regulations must be met to become eligible.

#### **Community Service Programs of W AL**

601 17<sup>th</sup> Street, Tuscaloosa

(205) 469-0366

These are government owned apartments. You must meet income limits to qualify for Authority Housing. All federal rules and regulations must be met to become eligible.

#### **Crescent East Apartments**

570 60<sup>th</sup> Street, Tuscaloosa

(205) 758-1074 | tuscaloosahousing.org

These are government owned apartments. You must meet income limits to qualify for Authority Housing. All federal rules and regulations must be met to become eligible. Applications are given out Tuesday through Thursday from 9a to 4p.

#### **Grandview Apartments**

1700 Snow Mills Avenue

(205) 752-3331

These are government owned apartments. You must meet income limits to qualify for Authority Housing. All federal rules and regulations must be met to become eligible.

#### **Hallmark Homes**

815 Garden Parkway, Tuscaloosa

(205) 750-2488

These are government owned apartments. You must meet income limits to qualify for Authority Housing. All federal rules and regulations must be met to become eligible.

#### **Hampton Point Apartments**

1900 Snows Mill Avenue

(205) 758-7774

These are government owned apartments. You must meet income limits to qualify for Authority Housing. All federal rules and regulations must be met to become eligible.

#### **Hay Court Apartments**

4420 21<sup>st</sup> Street, Tuscaloosa

(205) 758-7514 | tuscaloosahousing.org

These are government owned apartments. You must meet income limits to qualify for Authority Housing. All federal rules and regulations must be met to become eligible. Applications are given out on Tuesdays and Wednesdays from 9a to noon.

#### **McKenzie Court**

2525 DuPont Avenue, Tuscaloosa

(205) 758-0479 | tuscaloosahousing.org

These are government owned apartments. You must meet income limits to qualify for Authority Housing. All federal rules and regulations must be met to become eligible.

#### **Northport Housing Authority**

Section 8 and Public Housing

3500 West Circle, Northport

(205) 752-8171 | northporthousingauthority.org

Mamie Henry or Sheila Groover

Low income and public housing through the government. You are required to complete an application, including income information, and the housing authority will let you know if you qualify. Public housing may cost similarly or more than other non-governmental housing.

#### **Providence Place**

3503 38<sup>th</sup> Street, Northport

(205) 333-7888

These are government owned apartments. You must meet income limits to qualify for Authority Housing. All federal rules and regulations must be met to become eligible.

#### **Rosedale Apartments**

1021 Robert Glenn Drive, Tuscaloosa

(205) 759-9700

These are government owned apartments. You must meet income limits to qualify for Authority Housing. All federal rules and regulations must be met to become eligible.

### **Tuscaloosa Housing Authority**

Public Housing Only  
2802 10th Avenue, Tuscaloosa  
(205) 758-6619 ext.100 | tuscaloosahousing.org  
Public housing through the government. You are required to complete an application, including income information, and the housing authority will let you know if you qualify. Public housing may cost similarly or more than other non-governmental housing.

### **Winding Creek Apartments**

6802 Old Greensboro Road, Tuscaloosa  
(205) 366-9500  
These are government owned apartments. You must meet income limits to qualify for Authority Housing. All federal rules and regulations must be met to become eligible.

## **Medical Services**

### **UA**

#### **Collegiate Recovery Community**

516 Paul W. Bryant Dr. E, Tuscaloosa  
(205) 348-0943 | recovery.ua.edu  
Supports students in recovery to achieve their goals academically while abstaining from alcohol, drugs, or any other addictions. They host NA, AA, and Al-Anon meetings. See website for meeting schedule.

#### **Student Health Center**

750 5th Ave. E., Tuscaloosa  
(205) 348-6262 | shc.ua.edu  
Urgent care, walk-in clinic, immunizations, ADHD, OB/GYN services, allergy clinic, psychiatry, x-rays, pharmacy. All charges go on Student Account, including pharmaceuticals. If cannot pay, while you will be charged on your account, ask to speak to someone in billing to see how they can help you potentially lower the charges. Prescriptions can be filled at outside pharmacies.

#### **University Medical Center**

850 5th Ave. E, Tuscaloosa  
(205) 348-1770 | umc.ua.edu  
Family medicine, internal medicine, neurology, OB/GYN, occupational medicine, pediatrics, nutrition therapy, geriatrics, psychiatry. Accepts Medicaid and Medicare.

### **Tuscaloosa Area**

#### **Crescent East Health Center**

120 B 51st Ave E., Tuscaloosa  
(205) 556-6042  
whatleyhealth.org/content.asp?id=341208  
Offers a variety of services: family medicine, internal medicine, women's health care, pediatric and adolescent medicine, dental care, laboratory, nutrition, health promotion/disease prevention, HIV/AIDS outpatient primary care, pharmacy, and SOBRA/Medicaid. Located in the Crescent East Housing subdivision. Accepts Medicaid and sliding fee scale for uninsured patients.

#### **DCH Regional Medical Center**

809 University Blvd. E, Tuscaloosa  
(205) 759-7111  
dchsystem.com/body.cfm?id=36926  
Full range of inpatient and outpatient services. Accepts Medicaid, Medicare, private insurances, uninsured patients. If uninsured, patients are responsible for paying their bill either directly or through charitable services, which are available through the hospital.

### **James Ellis Health Center**

3532 Greensboro Ave, Tuscaloosa

(205) 752-1087

[whatleyhealth.org/content.asp?id=341206](http://whatleyhealth.org/content.asp?id=341206)

Offers a variety of services including: family medicine, internal medicine, women's health care, pediatric and adolescent medicine, laboratory, nutrition, health promotion/disease prevention, HIV/AIDS outpatient primary care, pharmacy, and SOBRA/Medicaid. Accepts Medicaid.

### **Maude Whatley Health Services**

2731 Martin Luther King Jr. Blvd., Tuscaloosa

(205) 758-6647

[whatleyhealth.org/content.asp?id=330577](http://whatleyhealth.org/content.asp?id=330577)

Offers a variety of services including: family medicine, internal medicine, women's health care, pediatric and adolescent medicine, dental care, laboratory, nutrition, health promotion/disease prevention, HIV/AIDS outpatient primary care, pharmacy, and SOBRA/Medicaid. Accepts Medicaid and for patients without any insurance there is a sliding fee scale.

### **Northport Medical Center**

2700 Hospital Dr., Northport

(205) 333-4500

Full range of inpatient and outpatient services. Accepts Medicaid, Medicare, private insurances, uninsured patients. If uninsured, patients are responsible for paying their bill either directly or through charitable services, which are available through the hospital.

### **Tuscaloosa County Health Department**

2350 Hargrove Rd. E, Tuscaloosa

(205) 562-6900 | [www.adph.org/tuscaloosa/](http://www.adph.org/tuscaloosa/)

Certificates - Vital Records, Disease Prevention and Control, Emergency Medical Services, Emergency Preparedness, Environmental Services, Family Health, Health Care Access, Home Health, Injury Prevention, Personnel and Employment, Violence Prevention and Aid, Regulation and Licensure, WIC, STD testing, case management is available.

## **Mental Health Services**

### **UA**

#### **Counseling Center**

1000 South Lawn Office Bldg., Tuscaloosa

(205) 328-3863 | [counseling.ua.edu](http://counseling.ua.edu)

Low-cost counseling for students. The first visit is free and the following visits are \$15 each. Each student may have up to 15 sessions per academic year with a counselor. Fees can be placed on your Bama account or you may pay out of pocket. Psychiatrists are on site to address medication referrals. Support groups can be found on the website.

#### **Psychology Clinic**

Gordon Palmer Hall-Hackberry Ln., Tuscaloosa

(205) 348-5000 | [psychologyclinic.ua.edu](http://psychologyclinic.ua.edu)

Assessments and individual therapy for children, adolescents, and adults. Sliding scale fee. This is a training clinic and, therefore, does not treat individuals with chronic or acute mental illness, who are suicidal or whose primary problem is substance abuse. Clients need to schedule an appointment.

#### **Women's Resource Center**

South Lawn Office Bldg., Ste 2000,

1101 Jackson Ave., Tuscaloosa

(205) 348-5040 | [wrc.ua.edu](http://wrc.ua.edu)

Serves MEN and women. Offers counseling to victims of sexual assault, relationship violence, sexual harassment, stalking, and to adult survivors of child abuse (incest, physical, emotional), and witnesses to abuse. Provides advocacy, referral, and support services. All services are free and confidential to students, faculty, and staff of the University.

## **Tuscaloosa Area**

#### **Bradford Health Services**

515 Energy Center Blvd., Northport

(205) 750-0227 | [bradfordhealth.com](http://bradfordhealth.com)

Drug and alcohol treatment to adults, adolescents, and their families. Intensive inpatient and outpatient services are available, care coordinating services offered.

### **The Bridge**

6001 12th Ave. E., Tuscaloosa  
(205) 344-6483 | [bridgeinc.org/programs/](http://bridgeinc.org/programs/)  
Services for male and female adolescents with a substance abuse or dependency problem (only up to age 18). Group and individual counseling. 12-step classes. Adventure based counseling. Accepts Medicaid.

### **Department of Human Resources**

3716 12th Ave E, Tuscaloosa  
(205) 554-1100  
Family and Child Services, Child Support Services, SNAP information (food stamps), and Temporary Assistance for Needy Families or JOBS Information.

### **Family Counseling Services**

2020 Paul W. Bryant Dr., Tuscaloosa  
(205) 752-2504 | [counselingservice.org](http://counselingservice.org)  
Counseling for individuals, families, and adolescents. Cost is \$85 per 60 minute appointment. Fees may be lower based on a sliding scale based on verified household income.

### **Indian Rivers Mental Health Center**

2209 9<sup>th</sup> St., Tuscaloosa  
(205) 391-3131 | [irmhc.org](http://irmhc.org)  
Psychiatric assessment and treatment for individual, family, and group counseling. Substance use and abuse treatment. Case management, residential programs, crisis stabilization.

### **Tuscaloosa Christian Counseling**

519 Energy Center Blvd., Ste 1103, Northport  
(205) 727-7557 | [tccounseling.com](http://tccounseling.com)  
Counseling for individuals, couples, and families. Cost is \$90 per 50 minute session; however, financial assistance may be available.

### **Turning Point**

Domestic Violence/Sexual Assault Services  
(205) 758-0808 | [turningpointservices.org](http://turningpointservices.org)  
Crisis Line: (800) 650-6522, available 24 hrs./day  
Domestic violence shelter and rape crisis center for West Alabama. Emergency shelter, support groups, and counseling to victims of domestic violence and sexual abuse. Location given on crisis line only, for client safety. Services may be accessed by calling 24 hour crisis line at any time. Collect calls are accepted.

## **Miscellaneous**

### **UA**

#### **Notary Public**

Ferguson Center-University Union office, Rm 356  
(205) 348-7487 | [ferguson.ua.edu/notary.cfm](http://ferguson.ua.edu/notary.cfm)  
Free notary services (usually for legal documents). Call to setup an appointment.

#### **Nutrition Counseling**

Student Health Center  
(205) 348-2778 | [shc.ua.edu](http://shc.ua.edu)  
Make an appointment with a dietician for individual nutrition counseling. The appointment is \$20 and will be billed on your student account. Discuss weight management, medical conditions, eating disorders, sports and performance nutrition, and general nutrition concerns.

### **Tuscaloosa**

#### **Tuscaloosa's One Place**

867 Redmont Dr., Tuscaloosa  
(205) 462-1000 | [tuscaloosaoneplace.org](http://tuscaloosaoneplace.org)  
Provides resources for youth, parents, and individuals. Its programs promote self-sufficiency and education such as positive parenting, healthy marriages, career development, economic stability, co-parenting relationships, GED services. Can also provide referrals for food and utility assistance.

## **Transportation Services**

### **UA**

#### **Bama Bikes**

University Rec Center--Outdoor Rec  
(205) 348-7045 | [urec.sa.ua.edu/orbamabikes.cfm](http://urec.sa.ua.edu/orbamabikes.cfm)  
Rent a bicycle for \$5 per month from the Outdoor Recreation office on the second floor of the Student Rec Center.



### **Crimson Ride**

(205) 348-RIDE | crimsonride.ua.edu  
Bus routes on and off campus. Shopping Center Routes on Sundays 1-6p, which goes to Target where you can purchase groceries. See the website for exact times and routes.

### **HRC Airport Shuttle**

(205) 348-9647  
housing.ua.edu/on\_campus/shuttle.cfm  
Shuttle service is to and from the Birmingham airport. Only UA students, faculty, and staff may use it, and is not available for use for any family members, including children. Cost: \$40 one way; \$60 round trip. Luggage limited to one carry-on and a medium suitcase. Reservations must be made online.

## **Utility Assistance**

### **UA**

#### **Christ Episcopal Church**

605 Lurlene Wallace Blvd. N, Tuscaloosa  
(205) 758-4252  
Services: utility assistance; ONLY on Mondays from 2:-3p, must bring bill and photo ID.

#### **Northport Baptist Church**

1004 Main Ave., Northport  
(205) 345-0100 | northportbaptist.org  
Power bill assistance one time basis only. Open Mon.-Fri., bring photo ID, bill. Application process is required for assistance, and there is a return phone call upon approval.

## **Tuscaloosa Area**

### **Catholic Social Services**

608 James I. Harrison, Jr. Pkwy., Tuscaloosa  
759-1268 | csstuscaloosa.org  
Applications accepted once every 12 months Monday-Wednesday only via phone (9-10:30a) or in office (1:30-3p). Must bring your photo ID, a copy of the bill you want help paying, and social security cards for all recipients (you and housemates).

### **Community Service Programs of West AL (CPS)**

601 Black Bears Way., Tuscaloosa  
(205) 758-4756 | cspwal.com  
CPS provides assistance with utility payments for eligible applicants. The monthly maximum income levels are posted on the website. You must provide the following: verification of all income from all sources for the last month, including governmental benefits; social security cards and dates of birth for all household members; your photo ID; and your most recent power bill with your name (or spouse) on the account.

### **Off Campus Association**

(205) 210-4774 | offcampusassociation.com  
Info@joinoca.com  
Join this organization and receive discounts on utility deposits. The initial membership fee is \$30, then rather than pay between \$75 and \$150 deposits for water, gas, electricity, etc., pay \$20-\$45 for connections. You must renew your membership with the Off Campus Association each school year for only \$20 annually.

### **Project Share**

(205) 391-6647  
Call before going to get more information. Provide utility assistance on MONDAYS ONLY at 10am.

### **Temporary Emergency Services**

1705 15<sup>th</sup> St., Tuscaloosa  
(205) 758-5535 | temporaryemergencyservice.org  
Will provide utility assistance and can pay up to \$50 on a utility bill IF the rest of the bill is paid in full first. Must call on MONDAYS ONLY at 9a to make an appointment to receive assistance for utility service.

# Understanding Health Insurance

Health insurance, in general, is confusing, so we've created an explanation to help you better understand the terminology and what exactly you might be paying for if you choose to purchase a plan through a private company.

## Terminology

**Deductible:** The initial dollar amount you must pay before your insurance company begins paying for health services. Usually, the higher the deductible, the lower your premium. However, do not choose a deductible so high that you cannot afford to pay it. The contract will dictate the specific amount you pay per year for your family. You must pay a deductible each year, which will vary depending on the number of people covered by the policy.

**Coinsurance:** The share or percentage of covered expenses you must pay in addition to the deductible. For example, your policy may pay 80 percent of covered charges after you pay the deductible. You would then pay the remaining 20 percent as coinsurance.

**Copayment:** A specified dollar amount you pay, as a subscriber to a managed care plan, for covered health care services. It is paid to the medical provider at the time the services are rendered. It is often referred to as a "co-pay," for short.

**HMO:** Health maintenance organizations represent "pre-paid" or "capitated" insurance plans in which individuals or their employers pay a fixed monthly fee for services instead of a separate charge for each visit or service. The monthly fees remain the same, regardless of types or levels of services provided. Services are provided by physicians who are employed by, or under contract with, the HMO. HMOs vary in design. Depending on the type of the HMO, services may be provided in a central facility, or in a physician's own office.

**In-network:** Refers to providers or health care facilities that are part of a health plan's network of providers with which it has negotiated a discount. Insured individuals usually pay less when using an in-network provider, because those networks provide services at lower cost to the insurance companies with which they have contracts.

**Out-of-network:** This phrase usually refers to physicians, hospitals or other health care providers who are considered nonparticipants in an insurance plan (usually an HMO or PPO). Depending on an individual's health insurance plan, expenses incurred by services provided by out-of-plan health professionals may not be covered, or covered only in part by an individual's insurance company.

**Out-of-pocket maximum:** A predetermined limited amount of money that an individual must pay out of their own savings, before an insurance company or (self-insured employer) will pay 100 percent for an individual's health care expenses.

**PPO:** Stands for Preferred Provider Organization. A managed care organization of health providers who contract with an insurer or third-party administrator to provide health insurance coverage to policy holders represented by the insurer. Policy holders receive substantial discounts from health care providers who are partnered with the PPO. If policy holders use a physician outside the PPO plan, they typically pay more for the medical care.

**Premium:** The monthly or annual amount you will pay for your insurance policy. Premiums are based on a lot of different factors such as the following:

- Medical care costs
- Coverage
- Age of policyholder when policy is issued
- Current age
- Health
- Habits (such as smoking)
- Geographic area

**Renewal and Premium Increase Provisions:** These provisions determine the conditions under which you lose your eligibility, without a medical exam to prove you are in good health.

## Choosing a Plan

Once you decide to get insurance, choose both a premium AND a reasonable deductible, that if, in an emergency you could fully afford. Your choices are either Individual Private Health Insurance or Private Group Health Insurance (through UA).

### I. Individual Health Insurance

This type of insurance is for a single individual, couples, or families, not through an employer or another type of group. With an individual, private plan, you will pay a monthly premium simply to have insurance (similar to car insurance). Then there are two different types of health insurance plans: one is based on co-pays while the other is based on meeting a deductible.

#### A. Insurance in Action: Co-pay Plans

##### Office Visits

When you need to go to the doctor, you will likely need to see an in-network provider to pay the lowest co-pay to see the doctor. (A list of in-network doctors is typically provided on the insurance company website. You may also call the doctor you want to see to determine if they take your insurance.) You are generally given the option of seeing a doctor out-of-network, if you want, but your co-pay is more expensive and your insurance company does not always cover the same percentage on your bill as they do when you see an in-network doctor. Once at the doctor, you will be charged a co-pay, which is a set fee by the insurance company for you to see the doctor. (It's usually between \$15 and \$50 per visit and often it varies between a primary care physician and a specialist). The doctor's office will then submit a claim to your insurance company for the services the doctor provided you during the visit. Then, the insurance company will fulfill their part of your claim (usually either 70 or 80 percent). The doctor's office will then send you a bill a few weeks later, so you can fulfill the other 20 or 30 percent (again, depending on your plan).

##### Prescriptions

Again, you pay a co-pay for your medications. The co-pay is again pre-determined by your insurance company and is also based on what the medication is. Generic brands of medications are less expensive than name brands and it is up to your doctor to determine if you need a name brand or a generic. Frequently, there is also a tier-type system that the insurance company has that will determine how expensive your medication is for you. For example, some ADHD medication is a second or third tier, which has a higher co-pay than most birth control medications.

### Major Services

If you must use a major service, such as hospitalizations or surgery, you must meet a deductible. Once you've met that deductible, anything above it is covered by your insurance company (at a preferred provider facility).

### **B. Insurance in Action: Deductible Plans**

#### Office Visits

With a deductible plan, when you choose your plan, you choose how much you can afford as your annual deductible. Each time you visit the doctor, you will pay however much the doctor's visit costs each time until you meet your deductible. After you meet your deductible, your insurance company will cover either 70 or 80 percent of your medical costs and you pay the other 20 or 30 percent (depending on your plan).

#### Prescriptions

Again, you pay the deductible and after it is met, your insurance company will cover 70 or 80 percent of your medication costs and you pay the other 20 or 30 percent. Generic brands of medications are less expensive than name brands and it is up to your doctor to determine if you need a name brand or a generic. There is a tier-type system that the insurance company has that will determine how expensive your medication is for you. For example, some ADHD medication is a second or third tier, which generally has a higher cost than most birth control medications.

### Major Services

If you must use a major service, such as hospitalizations or surgery, you must meet a deductible. Once you've met that deductible, anything above it is covered by your insurance company.

## **II. Group Health Insurance**

Often, employers purchase a group health insurance plan and allow their employees to be on the plan, which brings down the deductible amount and the premium amount. Universities often also get group health insurance plans for their students, either uninsured undergraduates, graduate students, or international students.

### **A. Insurance in Action: The University of Alabama Student Insurance**

The health insurance that the SHC provides is a group plan, so your deductible will be low. The premium may be paid per semester or annually. You may purchase and maintain this health insurance through the summers so long as you are registered for the upcoming Fall. With this health insurance, it includes eye exams, but not dental.

#### Office Visits

With the plan through UA, it requires that you are seen at the SHC when it is open, or if you're more than 50 miles away, you must see an in-network doctor. If it is not open on weekends or holidays, you may visit a doctor in the Tuscaloosa area who is in-network. This plan is a co-pay plan and the co-pay is \$20. Rather than paying your co-pay at the time of your visit, the SHC automatically bills your student account. After your visit, the SHC will make a claim to the insurance company and the insurance company pays a certain percentage of the services rendered. You will then be billed on your student account for the remainder of the payment for those services. If you require a specialist, the SHC must make a referral for you in order for the insurance to cover your specialist visit. Any charges the SHC bills to your account may take a few weeks to a month to appear on the account.

## Alabama REACH Resource Guide

### Prescriptions

Prescriptions may be filled at the SHC pharmacy or at an outside pharmacy. The SHC pharmacy also bills to student accounts. There is a co-pay for your medications. The co-pay is again pre-determined by your insurance company and is also based on what the medication is. Generic brands of medications are less expensive than name brands and it is up to your doctor to determine if you need a name brand or a generic. There is a tier-type system with which the insurance company has determined how expensive your medication is for you and thus, how much your co-pay will be for that particular medication.

### Major Services

The insurance company will cover 80 percent of the major services you receive (at a preferred provider facility) and you will be responsible for paying the other 20 percent. Major services include hospitalizations, surgeries, and other similar caliber services.

### Navigating the SHC

When you can, it is advisable to make an appointment for any service at the Student Health Center, or you may be waiting a several hours. It is nearly always costs less (time and money-wise) to wait and see a doctor at the SHC than going to the Emergency Room. To be seen in the most timely manner, making an appointment close to when the SHC opens is optimal.

### Information about Billing on your Student Account

If you go to the doctor at the SHC and incur a fee, but do not pay it, it will be paid through any funds that automatically appear in your account such as scholarship, grant, loan, or other monies. Once your financial aid goes into your account, those fees are automatically deducted.

## Questions, Comments, Concerns, Suggestions

If you find inaccurate information or typos, or simply have questions, comments, concerns, or suggestions for this Resource Guide, please contact Alabama REACH to inform us so we can make appropriate changes. Likewise, if there are resources you use or know of that are not listed, please contact us. We want to provide the most comprehensive, helpful information for you as possible.

Thank you!

Contact Information:

Alabama REACH  
303 Lloyd Hall  
(205) 348-5819

Jameka Hartley, LCSW  
Program Coordinator  
jhartley@alan.ua.edu