



# University of Wisconsin - Milwaukee

2012-2013

Student Accident & Sickness Insurance

Plan Eligibility Highlights for International Students



## The Affordable Way To Protect Your Most Valuable Asset—Your Health!

Staying healthy is one of the most important things you can do for yourself. When facing a health problem that may come up while you are at college, not getting the care you need due to lack of insurance or high out-of-pocket costs can turn into a roadblock in achieving your academic goals. Student Health Insurance ensures you have coverage for the unexpected, as well as access to the medical services available on-campus, near campus and anywhere that you may live or travel.

To ensure all students have health insurance coverage, your School has automatically enrolled you in and billed you for the Student Accident and Sickness Insurance Plan.

**THIS PLAN IS UNDERWRITTEN BY COMPANION LIFE INSURANCE COMPANY WITH CLAIMS ADMINISTERED BY KLAIS & COMPANY INC.**

### Need to make a decision?

Keep in mind that your Student Accident and Sickness Insurance Plan:

- Coordinates with your on-campus Student Health Services
- Gives you easy access to providers near campus or anywhere you may live or travel
- Includes Worldwide Travel Assistance, Medical Evacuation and Repatriation Coverage
- Offers comprehensive services, including wellness services
- Does not require you to submit a claim form; participating providers will bill the claims company directly
- Customer Service available toll-free to answer your questions and assist with enrollment

### OTHER CONSIDERATIONS -

- Student Insurance Plans are generally less expensive than individual plans with similar benefits.
- Check the cost of being covered as a dependent; is it more expensive than the cost of this Plan?
- Compare your deductible and out-of-pocket costs to the premium of the cost of this Plan.
- Are there administrative requirements, pre-certification or PCP referrals under your current plan that may delay your receipt of care?



Important Dates and Rates					
	Annual	Fall	Spring	Summer	Spring/Summer
Coverage Period	8/5/12 - 8/4/13	8/5/12 - 1/20/13	1/21/13 - 5/25/13	5/26/13 - 8/4/13	1/21/13 - 8/4/13
Enrollment Deadline	9/30/12	9/30/12	2/21/13	6/26/13	2/21/13
Student Only	\$1,032	\$464	\$361	\$228	\$568
Spouse	\$3,366	\$1,514	\$1,178	\$741	\$1,852
Child(ren)	\$2,433	\$1,095	\$852	\$535	\$1,338

To learn more, visit  
[www.gallagherkoster.com/uwisystem](http://www.gallagherkoster.com/uwisystem)

Follow @CollegeWellness on Twitter for the latest in student health news.



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The information provided below is used as a general summary of benefits. For a detailed plan description, limitations, and exclusions, visit [www.gallagherkoster.com/uwisystem](http://www.gallagherkoster.com/uwisystem)

	In-Network All services rendered at the Student Health Center will be reimbursed at 100%	Out-of-Network
Plan Maximum	\$250,000 per condition, per policy year	\$250,000 per condition, per policy year
Policy Year Deductible	None	None
Out of Pocket Maximum (per policy year)	\$5,000	\$10,000
Inpatient Hospital Expense	100% of Preferred Amount (PA)	80% of Reasonable & Customary (R&C)
Surgery Expense (Inpatient or Outpatient)	100% of PA	80% of R&C
Outpatient Doctor/Specialist Office Visit	100% of PA \$25 copay for Doctor's Office Visit/\$40 copay for Specialist	80% of R&C
Laboratory, X-rays and Diagnostic Testing	100% of PA Diagnostic lab services rendered at Student Health Center (SHC) covered at 100%	80% of R&C
Emergency Room	100% of PA \$100 copay, waived if admitted	80% of R&C \$100 copay, waived if admitted
Inpatient Mental Health	100% of PA	80% of R&C
Outpatient Mental Health	100% of PA after \$25 copay	80% of R&C
Outpatient Pharmacy Program Prescriptions must be filled at a Medco pharmacy	\$15 Generic/\$30 Name Brand/\$50 Non-Preferred Brand Mail Order: 90 day supply at 2x retail copay	No Benefits
Wellness/Preventive Services	100% of PA up to Plan Maximum 100% at SHC \$40 copay for travel immunizations	60% of R&C \$40 copay for travel immunizations

For additional questions regarding enrollment or eligibility, contact the Gallagher Koster Customer Service Department at 877-300-3548:

This plan is subject to benefit limitations and exclusions and is Underwritten by:	Companion Life Insurance Company
Online Plan Information: Available 24/7, LiveChat available during business hours	<a href="http://www.gallagherkoster.com/uwisystem">www.gallagherkoster.com/uwisystem</a>
Claims are administered by:	Klais & Company, Inc. 1867 West Market Street, Akron, OH 44313
Toll-Free Phone for claims and general benefit information:	877-349-9017
National Preferred Provider Network:	MultiPlan
Regional Preferred Provider Network:	Health EOS Plus
Pharmacy Benefit Manager:	Medco

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