



# University of Wisconsin - Parkside

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                | Summer             | Spring/Summer     |
|-----------------|-------------------|---------------------|--------------------|-------------------|
| Coverage Period | 8/5/2012-8/4/2013 | 8/5/2012 – 2/1/2013 | 5/19/2013-8/4/2013 | 2/2/2013-8/4/2013 |
| Student Only    | \$1,032           | \$464               | \$228              | \$568             |
| Spouse          | \$3,366           | \$1,514             | \$741              | \$1,852           |
| Child(ren)      | \$2,433           | \$1,095             | \$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<br>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   | 100% of PA  | 80% of R&C  |
| Outpatient Doctor/Specialist Office Visit                                       | 100% of PA<br>\$25 copay for Doctor's Office Visit/\$40 copay for Specialist                          | 80% of R&C  |
| Laboratory, X-rays and Diagnostic Testing                                       | 100% of PA  | 80% of R&C  |
| Emergency Room  | 100% of PA<br>\$100 copay, waived if admitted   | 80% of R&C<br>\$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<br>Prescriptions must be filled at a Medco pharmacy | \$15 Generic/\$30 Name Brand/\$50 Non-Preferred Brand<br>Mail Order: 90 day supply at 2x retail copay | No Benefits                                       |
| Wellness/Preventive Services  | 100% of PA up to Plan Maximum<br>100% at SHC<br>\$40 copay for travel immunizations                   | 60% of R&C<br>\$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:<br>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.<br>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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