



# University of Wisconsin – Superior

2012-2013

Student Accident & Sickness Insurance

Plan Eligibility Highlights for Domestic 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.

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

### Why Student Health Insurance?

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
- 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
Coverage Period	8/5/12-8/4/13	8/5/12-1/15/13	1/11/13-5/14/13	5/15/13-8/4/13
Enrollment Deadline	9/30/12	9/30/12	2/15/13	6/20/13
Student Only	\$1,659	\$747	\$581	\$365
Spouse	\$4,853	\$2,184	\$1,698	\$1,068
Child(ren)	\$4,054	\$1,825	\$1,419	\$892



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

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



# University of Wisconsin – Superior

2012-2013

Student Accident & Sickness Insurance

Plan Eligibility Highlights for Domestic Students

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	\$100,000 per condition, per policy year	\$100,000 per condition, per policy year
Policy Year Deductible	\$300 per person, per policy year	\$500 per person, per policy year
Out of Pocket Maximum (per person, per policy year)	\$5,000	\$10,000
Inpatient Hospital Expense	Deductible plus 80% of Preferred Amount (PA)	Deductible plus 60% of Reasonable & Customary (R&C)
Surgery Expense	Deductible plus 80% of PA	Deductible plus 60% of R&C
Outpatient Doctor/Specialist Office Visit	No Deductible; 100% of PA \$25 copay for Doctor's Office Visit/\$40 copay for Specialist	Deductible plus 60% of R&C
Laboratory, X-rays and Diagnostic Testing	Deductible plus 80% of PA	Deductible plus 60% of R&C
Emergency Room	\$100 copay, waived if admitted 80% of PA	\$100 copay, waived if admitted 60% of R&C
Inpatient Mental Health	Deductible plus 80% of PA	Deductible plus 60% of R&C
Outpatient Mental Health	100% of PA after \$25 copay	Deductible plus 60% 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	Deductible plus 60% of R&C \$40 copay for travel immunizations

For additional questions regarding enrollment or eligibility, contact the Gallagher Koster Customer Service Department at 877-301-1547:

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

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

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