



University of Wisconsin River Falls
2018-2019 Student Health Plan
for International Students and Scholars
 Group No: ST0958SH
 Policy No: CCIC1819WISHIP46

Dear International Students and Scholars:
 We are pleased to provide you with this summary of the Student Health Plan for UW River Falls. This plan is fully compliant with the Affordable Care Act.

Who is Eligible to Enroll?

All registered International students, scholars, ESL students, international faculty, students on OPT status, and visiting international high school students, holding F-1, J-1 and J-2 visas are eligible to enroll in this insurance plan. Dependents of eligible students or scholars may also enroll in this plan.

How Do I Enroll?

F-1 and J-1 students and scholars are automatically enrolled in this insurance plan and premium is charged to the student's account and billed to the scholar.

F-1 and J-1 students and scholars who enroll in the plan may enroll their eligible dependents. Refer to contact information on page 2.

Only F-1 Students in OPT status and their dependents may enroll by contacting Student Assurance Services, Inc.

Can I Waive Coverage?

UW System institutions require health insurance for anyone on F-1 visa, J-1 or J-2 visa status (except OPT students). Students are required to purchase this plan unless they are under one of the following organizations which has a waiver agreement in place: Master of Engineering Online Program, KAUST Gifted Student Program, Royal Thai Embassy (OEA), Saudi Arabia Cultural Mission (SACM), Norwegian National Insurance Scheme (HELCO), University of South Hampton (stays of less than 12 months), Malaysian Government (Publish Service Department/JPA only), or Student Scholarship Program (SSP) of SABIC.

Cost & Periods of Coverage				
	Annual 8/5/18 to 8/4/19	Fall 8/5/18 to 1/19/19	Spring/ Summer 1/20/19 to 8/4/19	Summer 6/9/19 to 8/4/19
Student	\$1,541	\$723	\$844	\$263
Spouse	\$1,541	\$723	\$844	\$263
Each Child	\$1,541	\$723	\$844	\$263
3 or More Children	\$4,623	\$2,169	\$2,532	\$789

The above rates include an administrative fee.
Dependent rates are in addition to student rate.

HEALTH INSURANCE BENEFIT SUMMARY*		
BENEFIT	NETWORK	NON-NETWORK
Benefit Maximum	Unlimited	
Annual Deductible	None	
Out-of-Pocket Maximum	\$3,000 Individual \$6,000 Family	\$10,000 Individual
Coinsurance	100% of PA	80% of U&R
Preventive Care	100% of PA (no cost sharing)	80% of U&R
**Hospital Room & Board (Inpatient)	100% of PA	80% of U&R
Surgery (Inpatient or Outpatient)	100% of PA	80% of U&R
In Office Physician Visit	100% of PA after \$25 copay per visit	80% of U&R after \$25 copay per visit
Chiropractic Care	100% of PA after \$25 copay per visit	80% of PA after \$25 copay per visit
Emergency Services Expense (copay waived if admitted)	100% of PA after \$100 copay per visit	100% of PA after \$100 copay per visit
Urgent Care Centers or Facility	100% of PA after \$50 copay per visit	80% of U&R after \$50 copay per visit
Diagnostic X-ray & Laboratory	100% of PA	80% of U&R
Sports Accident Expense for Intercollegiate Sports Injuries	100% of PA	80% of U&R
Outpatient Prescription Drugs (Copay per drug)	100% of PA after: \$15 copay Generic \$30 copay Preferred Brand \$50 copay non-Preferred Brand \$50 copay Specialty	Not Covered
Mental Health & Substance Abuse	Same as any other Covered Sickness	
PA= Preferred Allowance		U&R=Usual and Reasonable
*This is only a brief description of the coverage(s) available under Certificate form WI SHIP CERT (2018). The Certificate will contain the reductions, limitations, exclusions and termination provisions. Full details of coverage are contained in the Certificate. If there are any conflicts between this document and the Certificate, the Certificate shall govern in all cases.		
**All inpatient confinements require pre-certification. The phone number can be found on the back of the Insured's ID card. The call should be made prior to Hospital Confinement. In the case of an emergency, the call should take place as soon as reasonably possible		

Underwritten By:
 Commercial Casualty Insurance Company

Plan Administrator:
 Consolidated Health Plans, Inc.
 2077 Roosevelt Ave.
 Springfield, MA 01104
 chpstudenthealth.com
 (877) 657-5030

Servicing Agent:
 Student Assurance Services, Inc.
 P.O. Box 196
 Stillwater, MN 55082
 (800) 328-2739
 Dianam@sas-mn.com

Where Can I Obtain more Information about the Plan?	
Enroll in the plan as OPT student	Student Assurance Services, Inc. dianam@sas-mn.com (800) 328-2739
Enroll my F-1 or J-1 dependent in the plan (student/scholar must be enrolled in the plan)	UW River Falls Office of International Education
Insurance Benefits Claim Processing	Consolidated Health Plans (CHP) (877) 657-5030 www.chpstudenthealth.com Email: customerservice@chpemail.com
Submit a Claim	Cigna PO Box 188061 Chattanooga, TN 37422-8061 Electronic Payor ID: 62308
Find Network Provider	CHP or Cigna OAP www.cigna.com (877) 657-5030
Find Prescription Drug Provider	Cigna Pharmacy Network www.cigna.com

The following Value-Added Services are not part of the Policy and are not underwritten by Commercial Casualty Insurance Company. The services are provided by Independent vendors and are included if the student participates in the student health plan.

- Vision discount program through Davis Vision
- Medical travel assistance through Scholastic Emergency Services
- 24-hour nurse line through Ask Mayo Clinic
- 24-hour behavioral health hotline through CareConnect

Exclusions

Exclusion Disclaimer: Any exclusion in conflict with the Patient Protection and Affordable Care Act or any state-imposed requirements will be administered to comply with the requirements of federal or state guideline, whichever is more favorable to You. The Certificate does not cover loss nor provide benefits for any of the following, except as otherwise provided by the benefits of the Certificate and as shown in the Schedule of Benefits.

1. **International Students Only** - Eligible expenses within Your Home Country or country of origin that would be payable or medical Treatment that is available under any governmental or national health plan for which You could be eligible.
2. Treatment, service or supply which is not Medically Necessary for the diagnosis, care or treatment of the Sickness or Injury involved. This applies even if they are prescribed, recommended or approved by the Student Health Center or by the person's attending physician or dentist.
3. Medical services rendered by provider employed for or contracted with the School, including team physicians or trainers, except as specifically provided in the Schedule of Benefits or as part of the Student Health Center benefits provided by this plan.
4. Professional services rendered by an Immediate Family Member or anyone who lives with You.
5. Weak, strained or flat feet corns, calluses ingrown toenails except for Treatment because of Injury, infection or disease.
6. Diagnostic or surgical procedures in connection with infertility unless such infertility is a result of a Covered Injury or Covered Sickness.
7. Prescription contraceptive diaphragms are covered but limited to one (1) per Policy Year;
8. Expenses covered under any Workers' Compensation, occupational benefits plan, mandatory automobile no-fault plan, public assistance program or government plan, except Medicaid.
9. Charges of an institution, health service or infirmary for whose services payment is not required in the absence of insurance or services provided by Student Health Fees.
10. Any expenses in excess of Usual and Reasonable charges except as provided in the Certificate.
11. Loss incurred as the result of riding as a passenger or otherwise in a vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a scheduled airline maintaining regular published schedules on a regularly established route anywhere in the world.
12. Loss resulting from war or any act of war, whether declared or not, or loss sustained while in the armed forces of any country or international authority.
13. Treatment, services, supplies or facilities in a Hospital owned or operated by the Veterans Administration or a national government or any of its agencies, except when a charge is made which You are required to pay.
14. Services that are duplicated when provided by both a certified Nurse-midwife and a Physician.
15. Expenses payable under any prior Certificate which was in force for the person making the claim.
16. Injury sustained as the result of the Insured Person's operation of a motor vehicle while not properly licensed to do so in the jurisdiction in which the motor vehicle accident takes place.
17. Expenses incurred after: a. The date insurance terminates as to an Insured Person, except as specified in the extension of benefits provision and b. The end of the Policy Year specified in the Benefit Schedule.
18. Elective Surgery or Treatment unless such coverage is otherwise specifically covered under the Certificate.
19. Charges incurred for acupuncture, heat Treatment, diathermy, manipulation or massage, in any form, except to the extent provided in the Schedule of Benefits.

20. Weight management. Weight reduction, Nutrition programs. Treatment for Obesity. Surgery for removal of excess skin or fat. This does not apply to nutritional counseling or any screening or assessment specifically provided under the Preventive Care Services benefit, or otherwise specifically covered under the Certificate
21. Charges for hair growth or removal unless otherwise specifically covered under the Certificate.
22. Expenses for radial keratotomy and services in connection with eye examination, eye glasses or contact lenses except as required for repair caused by a Covered Injury. Office visit exam for the fitting of prescription contact lenses, or duplicate spare eyeglasses or lenses or frames, non-prescription lenses and non-prescription contact lenses that are for cosmetic purposes or unless otherwise covered under the Pediatric and Adult Vision Care Benefit.
23. Expenses incurred for Plastic or Cosmetic Surgery, unless they result directly from a Covered Injury that necessitates medical Treatment within 24 hours of the Accident or results from Reconstructive Surgery.
 - For the purposes of this provision, **Reconstructive Surgery** means surgery performed to correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors or disease to either improve function or to create a normal appearance, to the extent possible.
 - For the purposes of this provision, **Plastic or Cosmetic Surgery** means surgery that is performed to alter or reshape normal structures of the body in order to improve the patient's appearance or alter their personal concept of body image.
24. Treatment to the teeth, including orthodontic braces and orthodontic appliances, including surgical extractions of teeth. This exclusion does not apply to the repair of Injuries caused by a Covered Injury to the limits shown in the Schedule of Benefits.
25. You are:
 - committing or attempting to commit a felony,
 - being engaged in an illegal occupation, or
 - participation in a riot.
26. Custodial Care service and supplies.
27. Charges for hot or cold packs.
28. Expenses that are not recommended and approved by a Physician.
29. Sexual reassignment surgery, except as provided when Medically Necessary or when Treatment is covered under the Certificate. This exclusion does not include related mental health counseling or hormone therapy.
30. Routine harvesting and storage of stem cells from newborn cord blood, the purchase price of any organ or tissue, donor services if the recipient is not an Insured Person under this plan, or services for or related to the transplantation of animal or artificial organs or tissues.
31. Cosmetic procedures related to Gender Dysphoria including but not limited to rhinoplasty, face lift, facial bone reduction, lip enhancement or reduction, blepharoplasty, breast augmentation, body contouring, reduction thyroid chondroplasty, hair removal, voice modification surgery, skin resurfacing, chin implants, nose implants.
32. Sleep Disorders screening including testing.
33. Under the Prescription Drug Benefit shown in the Schedule of Benefits, any drug or medicine:
 - Which do not, by federal or state law, require a prescription order, i.e. over-the-counter drugs, even if a prescription is written, except as specifically provided for under Preventive Services or in the Prescription Drug Benefit section of this plan;
 - Drugs with over-the-counter equivalents; except as specifically provided for under Preventive Services;
 - Allergy sera and extracts administered via injection;
 - for the purpose of weight control;
 - Fertility drugs;
 - Sexual enhancement drugs;
 - Vitamins, minerals, food supplements;
 - Dietary supplements
 - Cosmetic, including but not limited to, the removal of wrinkles or other natural skin blemishes due to aging or physical maturation, or Treatment of acne except as specifically provided in the Certificate;
 - Blood glucose meters, asthma holding chambers and peak flow meters are eligible health services, but are limited to one (1) prescription order per Policy Year;
 - Refills in excess of the number specified or dispensed after one (1) year of date of the prescription;
 - Drugs labeled, "Caution – limited by federal law to Investigational use" or Experimental Drugs;
 - Purchased after coverage under the Policy terminates;
 - Consumed or administered at the place where it is dispensed;
 - If the FDA determines that the drug is: contraindicated for the Treatment of the condition for which the drug was prescribed; or Experimental for any reason.
 - Bulk chemicals;
 - Non-insulin syringes surgical supplies durable medical equipment/medical devices with the exception of diabetic blood monitors and kits;
 - Stimulants;
 - Repackaged products;
 - Blood components;
 - Single agent opioids;
 - immunology products
34. Non-chemical addictions.
35. Non-physical, occupational, speech therapies (art, dance, etc.).
36. Modifications made to dwellings.
37. General fitness, exercise programs.
38. Obesity Surgery.
39. Hypnosis.
40. Rolfing.
41. Biofeedback.
42. Hyperhidrosis.
43. Drug, device, treatment or service or supply that is determined to be Experimental or investigational.