



Fall 2012

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### Automatic Enrollment If Waiver Requirements Are Not Met

Students who register for Co-op or six (6) or more credit hours will automatically be charged for UC SHI. The waiver requirements **must** be satisfied by the published semester deadline for the Single Student charge to be removed. To review the criteria necessary to waive SHI, please visit the OneStop website.

Waive online at [www.onestop.uc.edu](http://www.onestop.uc.edu)

**Student Health Insurance Office**  
Office hours: M-F 8:30 a.m. – 4:30 p.m.  
Telephone (513) 556-6868

Email [studins@ucmail.uc.edu](mailto:studins@ucmail.uc.edu)

Web [www.uc.edu/uhs/studenthealthinsurance](http://www.uc.edu/uhs/studenthealthinsurance)

#### Mailing Address

Student Health Insurance Office  
University of Cincinnati  
PO Box 210010  
Cincinnati OH 45221-0010

# Free Primary Health Care for Students with UC SHI

*Good health is essential for the academic success of our students.*

### Primary Care—No Charge

Students—the policy holders—covered by the UC Student Health Insurance (SHI) policy do not pay for primary care at the University Health Services (UHS). They don't need to wait a week or longer to see a doctor either; when they are sick, they simply go to the UHS on campus and are seen by a primary care physician that same day. A few services such as dermatology and mental health require appointments.

Our primary care is provided by licensed, board-certified physicians who collectively have over 85 years of experience in caring for college-age patients. Services free of charge include medical examinations, x-rays, in-house lab tests, gynecology, and most dermatology to name a few. In an effort to make access to medical care even more convenient, the west campus UHS also has a pharmacy and a mental health clinic. We have another UHS facility located on UC's east campus.

### Emergency & Specialty Care

In addition to our free primary care, coverage for medical services from

specialists and for both in-patient and out-patient hospitalization services are included in the SHI policy. It is a comprehensive, major medical policy with benefits tailored specifically for UC students. The policy boasts a nationwide network of doctors and facilities as well as a local network. Contracting with these providers results in considerable discounts passed on to those insured under the policy. Another great feature of the policy is the ability to utilize out-of-network benefits—insured persons are not limited to any specific medical provider.

### Dental Savings & Wellness Support

Students covered by SHI will receive up to a 50% discount on dental care when they visit one of the dental providers participating in the Basix plan. Students also have access to downloadable stationary bike workouts as well as treadmill and walking routines. Students can download mp3 files containing healthy weight maintenance tips, relaxation techniques, and much more. For more information, please visit [basixstudent.com](http://basixstudent.com).

*"Fantastic experience...  
better than my family doctor's office!"*



### Meet the UHS Medical Team!

Our medical team—seven doctors and two CNPs—specializes in family, internal, adolescent, preventative, athletic, and occupational medicine.

### New at UHS—Affordable Access to Convenient Medical Services

Students who are covered by a health insurance policy other than the Student Health Insurance (SHI) and whose health insurance policy may not cover them when they have a doctor's visit at the University Health Service (UHS), can now pay just \$75 for an office visit. The office visit includes the doctor's services, as well as, x-rays and in-house laboratory services. This is a benefit to those students who are not covered under the SHI policy but who want to immediately see a doctor at a more convenient location for non-emergency medical needs or cannot—or do not wish to—travel far for medical services.



## Affordable Worldwide Coverage, Offered 24/7

In 1978, the UC Board of Trustees began requiring students to have adequate health insurance. To help students obtain adequate insurance, UC—like many other higher learning institutions—adopted a health insurance requirement.

The comprehensive UC SHI Plan was developed by the UC Student Health Insurance Committee and is endorsed by the UC Board of Trustees. It is economical and offers excellent benefits from free primary care to coverage for out-of-network services.

The coverage is worldwide, 24 hours a day, and is available year-round. To get the highest possible benefits from the Plan and if you are within 50 miles of UC, first visit one of our UHS facilities to obtain a referral for a specialty services physician. In a medical emergency, you may go to any hospital. To continue receiving the highest possible benefits, return to the UHS for a referral for follow-up specialty care.

### Year-round Coverage

To prevent a lapse in summer coverage, the annual premium is divided into two (2) semester payments. Premiums are paid fall semester and spring semester. The spring semester coverage extends through the summer, *with no credit-hour requirement and no additional premium required.*

### Cost of Single Student Coverage

Single student coverage is only \$150 per month. It is billed in two installments—fall semester and spring semester; \$902 per semester. Because spring semester insurance effective dates include summer semester, students who graduate at the end of spring semester are also covered through the summer semester. Some benefits for dependents differ from benefits for single students. For dependent benefits and premiums, please visit [www.uc.edu/uhs/studenthealthinsurance](http://www.uc.edu/uhs/studenthealthinsurance).

### Q. Am I eligible for coverage?

A. Students taking six (6) or more credit hours and Co-op students are all eligible for coverage. Graduate students enrolled in less than six (6) credits hours may purchase coverage (information listed below).

### Q. How do I get UC Student Health Insurance?

A. If students register for Co-op or six (6) or more credit hours, **they will be automatically charged for UC Student Health Insurance for that semester (excluding summer).**

*Graduate students enrolled in less than six (6) credit hours are not automatically charged. Each semester graduate students desire coverage, they are required to:* 1) enroll in one (1) **graduate** credit hour (credit hours must be toward the students' degrees and the students must be matriculated) each semester they are requesting insurance; and 2) submit an Insurance Enrollment Form.

All paperwork and registration status must be completed and submitted to the UC SHI Office by the third Friday deadline of each semester for which coverage is desired.

### Q. How do I enroll for dependent coverage?

A. Students who purchase dependent coverage need to submit an Insurance Enrollment Form (including dependents) one (1) time per year unless a qualifying event occurs. Eligibility rules stated above apply. For cost of dependent coverage, visit [www.uc.edu/uhs/studenthealthinsurance](http://www.uc.edu/uhs/studenthealthinsurance).

### Q. What's the deadline to enroll in the SHI Plan?

A. The enrollment deadline is the third Friday of the term/semester (see *deadlines on page 4* or [www.uc.edu/uhs/studenthealthinsurance](http://www.uc.edu/uhs/studenthealthinsurance)).

*"Excellent service from the Holmes Clinic, as usual. I am very pleased by the quality of care provided by this clinic. At my prior university, the clinic was not nearly as welcoming and accommodating as Holmes Clinic."*

*"The nurse practitioner was fantastic. She was easy to talk to and very efficient. I felt we covered everything quickly, but I did not feel rushed. I got the best of both worlds—a quick appointment and the feeling that my provider was spending as much time with me as needed. She made the appointment a great experience."*

## How to Get the Most from Your UC SHI Benefits

- ✓ Contact the SHI Office concerning any questions about the Plan at (513) 556-6868 or visit [www.uc.edu/uhs](http://www.uc.edu/uhs).
- ✓ For non-emergency health care needs, first seek care at UHS.
- ✓ Obtain health care services beyond those available at the UHS from in-network hospitals, UC Health providers, and UCP specialists when seeking health care within 50 miles of UC.
- ✓ Comply with the hospital pre-certification requirements for in-patient hospitalization by calling 1-800-525-8548.
- ✓ File claims with Klais & Company, Inc. promptly—1867 W. Market Street, Akron, OH 44313-0977. For questions, call 1-800-331-1096.

## In-Network

Services rendered at UHS, University Hospital, Christ Hospital, St. Elizabeth Healthcare, West Chester Hospital, UC Health Surgical Hospital, the Counseling Center, Central Clinic, Crossroads Center, Drake Center, UCP Specialists, UC Health, & MultiPlan providers

### Deductible & Coinsurance

1. Primary care services rendered by UHS (Lindner Center and Holmes facilities only)	Deductible Waived 0%
2. Medical Emergencies	Deductible Applies 20%
3. Non-emergency Services ordered/rendered by any of the 13 UCP providers listed above when referred by UHS	Deductible Applies 20%
4. Services for medical care rendered outside the Cincinnati area by a MultiPlan Provider. This area includes zip code prefixes: 410, 450, 451, 452, and 470 (Referral NOT REQUIRED).	Deductible Applies 20%
5. Outpatient Mental Health at UHS, Central Clinic, or the Counseling Center	Deductible Waived 20%
6. Inpatient Mental Health	Deductible Applies 20%
7. Outpatient Substance Abuse Group Therapy at Crossroads Center; coverage is approved at 75% of Covered Charges	Deductible Waived 25%
8. Outpatient Substance Abuse Individual Therapy at Crossroads Center; coverage is approved at 50% of Covered Charges	Deductible Waived 50%

### Your Co-Pay with Prescription Drugs

For Outpatient prescriptions filled at UHS Lindner Center Pharmacy, the Plan pays 100% of the cost of the prescription subject to:

- ✓ \$15 co-pay for generic medications
- ✓ \$30 co-pay for brand-name medications if no generic equivalents are licensed in the United States
- ✓ \$60 co-pay for brand-name medications if generic equivalents are licensed in the United States
- ✓ No charge for certain birth control
- ✓ Maximum supply of 34 days for each prescription

Students with Single Student coverage pay only the co-pay for their medication when using the Lindner Center Pharmacy. A claim form must be submitted with each prescription. Prescriptions filled at other pharmacies must be paid in full. Students can submit a claim form accompanied by the printout from the pharmacist to receive reimbursement in excess of the co-payment.

## Out-of-Network

Services rendered outside UHS, University Hospital, Christ Hospital, St. Elizabeth Healthcare, West Chester Hospital, UC Health Surgical Hospital, the Counseling Center, Central Clinic, Crossroads Center, Drake Center, UCP Specialists, UC Health, & MultiPlan providers

### Deductible & Coinsurance

1. Covered Non-Emergency Medical Care (No Referral by UHS)	Deductible Applies 40%
2. Medical Emergencies	Deductible Applies 20%
3. All other Covered Services	Deductible Applies 40%
4. Outpatient Mental Health	Deductible Applies 40%
5. Inpatient Mental Health	Deductible Applies 40%

### Outside the Cincinnati Area Network MultiPlan Providers

This national network is the preferred provider when services are rendered outside the Cincinnati area, which includes zipcode prefixes 410, 450, 451, 452, and 470 (referral from UHS required for hospital emergency to reduce your cost). To confirm preferred providers, call 1-800-877-1444 (M-F; 9 am - 5 pm), email [coordinator@multiplan.com](mailto:coordinator@multiplan.com) or visit their website at [www.beechstreet.com](http://www.beechstreet.com).

Please refer to the Plan Booklet at [www.uc.edu/uhs/studenthealthinsurance](http://www.uc.edu/uhs/studenthealthinsurance) for the percentage of payment details or contact the SHI Office at (513) 556-6868.

#### Key

**Deductible** An annual, one-time amount of \$300 that Single Students must pay for Eligible Expenses incurred during the Plan Year before the Plan begins paying benefits. The Deductible can be satisfied either through a combination of Eligible Expenses incurred for separate Sicknesses or Injuries and/or a combination of Eligible Expense incurred either In-Network or Out-of-Network.

<b>SHI</b>	Student Health Insurance
<b>UCP</b>	University of Cincinnati Physicians, Inc. (specialist group)
<b>UHS</b>	University Health Services

## Maximums Payable by the Plan

SINGLE STUDENT ANNUAL AGGREGATE MAXIMUM \$500,000 PER YEAR

### Annual Out-of-Pocket Maximum

**\$4,000 PER POLICY YEAR (INCLUDES DEDUCTIBLE) PER SINGLE STUDENT**

- ✓ All applicable services rendered at UHS
- ✓ Covered Services rendered at University Hospital, Christ Hospital, St. Elizabeth Healthcare, West Chester Hospital, UC Health Surgical Hospital, the Counseling Center, Central Clinic, Crossroads Center, Drake Center, UCP Specialists, UC Health, and MultiPlan providers
- ✓ All medical emergencies (referral from UHS required to reduce your cost): Follow-up care after initial emergency must be referred by UHS if rendered in the Cincinnati area
- ✓ All Covered Services if medical care is rendered outside the Cincinnati area, which includes the following zipcode prefixes: 410, 450, 451, 452, and 470 (referral from UHS required to receive \$100 discount).
- ✓ All other non-emergency Covered Services inside the Cincinnati area for which prior referral from UHS is not obtained

*Single Students' Primary Care services incurred at the UHS cannot be used to meet Students' Out-of-Pocket Maximum.*

### Benefit Limits

**BENEFITS PAYABLE PER SINGLE STUDENT PER POLICY YEAR**

SERVICE	LIMITS
✓ Physical Therapy, Occupational Therapy & Chiropractic Care	15 visits/Policy Year <sup>1</sup>
✓ Skilled Nursing Facility Care	120 days/confinement
<b>MENTAL HEALTH AND SUBSTANCE ABUSE CARE<sup>2</sup></b>	
✓ Mental Health Care	30 visits/Policy Year <sup>1</sup>
✓ Substance Abuse Care	75% of Covered Charges (group therapy) 50% of Covered Charges (individual therapy)

<sup>1</sup> Maximum allowed amount per Policy Year

<sup>2</sup> Before obtaining mental health care, contact the SHI Office to understand how your benefits are determined.

## How to Waive Coverage

Every student who registers for Co-op or six (6) or more credit hours is automatically charged for SHI unless they have current coverage under a SHI dependent policy.

### International Students

The University requires international students holding F or J visas who register for six (6) or more credit hours to have health insurance. *For more information concerning international students, see adjacent Q & A column.*

### Waiver Process

Students with insurance coverage equal to or better than the coverage offered by the University of Cincinnati may apply for a waiver of coverage under this SHI Plan. To review waiver requirements and waive coverage, log onto [onestop.uc.edu](http://onestop.uc.edu) and click on "my bill"; then select the link, "waive my health insurance." *Students who are eligible to receive medical care at the VA Medical Center and wish to waive the SHI with that coverage may not waive online. Those students may call SHI for details on how to waive.*

Do not write a note or call a UC office to waive your SHI. Do not rely on someone else to waive your SHI. To avoid problems, properly complete the online waiver and submit it prior to the deadline.

### Waiver Deadline

***The waiver deadline is the third Friday of the then current semester.***

If students submit a waiver for the fall semester, it remains in effect the entire academic year unless students are later discovered to be uninsured or non-compliant with waiver requirements. If students do not waive the SHI, they are automatically covered by the Plan and will be charged for the premium. All waivers are checked for accuracy and completeness and are subject to audit. If students ignore the waiver deadlines, they will be responsible for the insurance premium.

Contact the SHI Office at (513) 556-6868 for more details.



### Q. What are the requirements for international students?

A. International students holding F or J visas registered for six (6) or more credit hours are required to have health insurance, and are automatically charged for student coverage unless they have current coverage under an SHI dependent policy.

To be approved to waive coverage, students must be insured by a U.S.-based insurance company employing a U.S.-based claims administrator and underwriter. The coverage must be equal to or greater than that offered by the University and must include medical evacuation and repatriation.

It is recommended that international students bring policy descriptions to the SHI Office for review before purchasing a health insurance policy. There is a \$50,000 medical repatriation and medical evacuation benefit for all students covered under SHI.

### Q. Are there special coverage dates for international students?

A. International students who are required to arrive between 7/27/12 and 8/13/12 for the 2012-13 academic year, coverage begins on the date they are required to be on campus, at no additional charge.

***"Very friendly staff!  
Dr. Lemaster is fabulous!"***

### Waiver Deadlines

Fall	9/14/12
Spring	1/25/13
Summer	5/24/13

Insurance Waivers Forms must be received by these semester deadlines.

## Exclusions

*The Plan does not cover nor provide benefits for:*

1. Pre-existing Conditions as defined in the Policy for Dependents under age 19;
2. Injury sustained or Sickness contracted while in service of the Armed Forces of any country, except as specifically provided. Upon the Insured Person entering the Armed Forces of any country, We will refund the unearned pro-rata premium to such Insured Person;
3. Illness, Accident, treatment or medical condition arising out of the play or practice of or traveling in conjunction with intercollegiate sports, intercollegiate club sports, and professional sports;
4. Cosmetic surgery, except as the result of Covered Injury occurring while the Policy is in force as to the Insured Person. This exclusion shall also not apply to cosmetic surgery which is reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or other disease of the involved body part, and reconstructive surgery because of congenital disease or anomaly of a Covered Dependent child which has resulted in a functional defect;
5. Injury or Sickness for which benefits are paid under any Workers' Compensation or Occupational Disease Law;
6. Expense incurred as the result of dental treatment, except as provided in the Sickness Dental Expense Benefit, if included in the Policy, or the Dental Care Expense Benefit Rider. This exclusion does not apply to treatment resulting from Injury to natural teeth.
7. Expense incurred after the date insurance terminates for an Insured Person except as may be specifically provided in the Extension of Benefits Provision, when applicable;
8. Medical services that are not Medically Necessary or that do not conform with medical standards of practice within the community;
9. Injury or Sickness resulting from declared or undeclared war; or any act thereof;
10. Charges for treatment of any Injury or Sickness due to an Insured Person's commission of, or attempt to commit a felony, or a crime which would be considered a felony if prosecuted;
11. Charges for which Insured Persons have no legal obligation to pay in absence of this or like coverage;
12. For services or supplies rendered by a close relative of the Insured Person. By "close relative" We mean an Insured Person's spouse, children, parents, brothers and sisters;
13. For services, supplies or treatment, including any period of Hospital Confinement, which were not recommended, approved and certified as necessary and reasonable by a Doctor; or expenses non-medical in nature;
14. Expenses incurred in connection with family planning, the enhancement of fertility, fertility tests, correction of infertility, in-vitro fertilization, artificial insemination, and services or supplies for inducing conception;
15. Expenses incurred in connection with a voluntary sterilization procedure or any sterilization reversal process;
16. Expenses incurred for transsexual surgery or any treatment leading to or in connection with transsexual surgery;
17. Services or supplies primarily for educational, vocational or training purposes, except the initial visit to diagnose and determine if a medical condition is causing a learning disability;
18. Expense incurred for eye examinations or prescriptions, eyeglasses, and contact lenses (except for sclera shells which are intended for use of corneal bandages), eye refractions, vision therapy, multiphasic testing, or lasix or other vision procedures except as required for repair caused by a Covered Injury. This exclusion does not apply to any benefits specifically provided in an attached Amendatory Rider;
19. Treatment provided in a governmental Hospital unless there is a legal obligation to pay such charges in the absence of insurance;
20. Expenses for any service or supply not specified in the Policy as a Covered Service;
21. An amount of a charge in excess of the Reasonable and Customary Expense;
22. Elective Treatment or elective surgery, except as specifically provided;
23. Services not Medically Necessary;
24. Expenses for emergency room treatment for an Injury or Sickness not a Medical Emergency as defined in the Policy, including emergency "follow-up" visits;
25. Voluntary or elective abortion; except as specifically provided;
26. Expenses for Experimental or Investigative treatments, except as specifically provided;

*This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.*

# What's Covered:

## Highlights for Injury or Sickness

### PRE-CERTIFICATION REQUIREMENT

*Regardless of level of coverage, coinsurance reimbursement rates are decreased by 20% if the Insured Person fails to comply with the hospital pre-certification requirement with a telephone call as specified in the Plan Booklet.*

#### Primary Care at University Health Services (Free of Charge)

- ✓ Office visits
- ✓ Lab, x-ray, and gynecological services
- ✓ Dermatology services (except specimens sent out to pathology)

#### Additional Medical Care at University Health Services

- ✓ Mental health services
- ✓ Eye exams
- ✓ Pharmacy

#### Emergency Care

- ✓ Treatment in an emergency department of a hospital or other facility for a medical emergency

#### Inpatient Hospital & Medical Services

- ✓ Room and board (semi-private)
- ✓ Ancillary services including operating and recovery room, anesthesia, prescribed drugs, medical and surgical supplies, diagnostic and therapy services
- ✓ Physician and consulting physician services
- ✓ Constant care in an intensive care unit when approved

#### Outpatient Services

- ✓ Diagnostic services
- ✓ Physical and occupational therapy

#### Surgical Services

- ✓ Surgery performed by a physician on an inpatient or outpatient basis

#### Mental Health & Substance Abuse Services

- ✓ Inpatient care: Provider services and room and board
- ✓ Outpatient therapy for substance abuse: \$300 deductible (waived when services are rendered by Crossroads); for individual and group therapy, coverage is approved at 50% and 75% of Covered Charges respectively,
- ✓ All other outpatient care: 30 visits per Policy Year

#### Other Benefits

- ✓ Hospice service for a terminally ill patient
- ✓ Durable medical equipment
- ✓ Emergency transportation services
- ✓ \$500,000 annual aggregate maximum (specific maximum benefit limits may apply)

### Enrollment Deadlines

Fall	9/14/12
Spring	1/25/13
Summer	5/24/13

Insurance Enrollment Forms must be received by these semester deadlines.

*"...by far the most caring nurse practitioner I have ever met. She spent extra time and answered all of my questions and concerns. I would choose her over my family doctor if that were possible."*

*"Dr. Gizelle Weller is amazing! I didn't get the name of my nurse, but she was great, too!"*

### Single Student Coverage Dates

Fall '12	8/13/12 – 1/6/13
Spring '13	1/7/13 – 8/12/13*
Summer '13	5/6/13 – 8/12/13**

\* Students who purchase spring semester coverage are covered through the summer semester with no additional premium due and no credit hour requirement.

\*\* New students only

### This Is Not Your Plan Booklet

This newsletter is a brief and partial summary of the enrollment provisions, benefits, exclusions, and limitations under the Plan. The actual coverage provisions of the Plan, including any exclusions or limitations, are outlined in the Plan Booklet available at [www.uc.edu/uhs/studenthealthinsurance](http://www.uc.edu/uhs/studenthealthinsurance). The 2012-13 Plan Booklet will be available in August.

Refer to the Plan Booklet for a more detailed description of the actual coverage provisions. The Plan Booklet governs over any discrepancies between it and this pamphlet.





Student Health Insurance Office  
University of Cincinnati  
PO Box 210010  
Cincinnati OH 45221-0010

Non-profit Organization  
U.S. POSTAGE  
PAID  
CINCINNATI, OHIO  
PERMIT No. 133

*"The nurses are phenomenal. More than once they have helped me to understand an issue or fix a scheduling problem."*



Students who are sick see a UHS doctor shortly after signing in.

### Consider This...

Take a moment to review your current health insurance coverage. *A college-age student may not be covered.* Listed below are some examples of situations in which you may find that you are not covered.

- ✓ Most patients, regardless of their insurance policy, cannot see a doctor the same day they suffer an ailment. *Students covered under Student Health Insurance (SHI) see a doctor the same day they visit the University Health Services (UHS).*
- ✓ One out of every four Americans postpone visits to the doctor due to the expense; an average copayment is \$30 per visit. *Students covered under SHI pay nothing for primary care services at UHS with no limit on the number of visits.*
- ✓ Out-of-area students covered by HMOs or other managed-care programs, generally have "emergency only" medical benefits in Cincinnati. *What happens to these students who are unable to attend class because they are sick? Where will they go for help? How long will they be out of class?*
- ✓ Many parents' policies—both employer-based and individual—contain costly deductibles, e.g., \$2,000, \$2,500 or even \$5,000 per year. *SHI has a \$300 annual deductible for single student coverage.*

*"The nurse practitioner I saw was extremely helpful. She followed up with me the very next day to discuss test results and helped me with a referral. Very SATISFIED!!!"*

*"The doctor was very helpful and comforting during my visit."*