

University of Wisconsin Milwaukee

2008-2009 Domestic Student Insurance Plan At a Glance.....

Eligibility: All registered undergraduate and special students enrolled for 3 or more credit hours and all graduate students are eligible and may enroll in the plan on a voluntary basis. All spouses, domestic partners, and dependent children of insured students are also eligible to enroll.

Lifetime Maximum Benefit	\$100,000 (Per injury or sickness) Covers Inpatient and Outpatient Expenses
Deductible	\$250 (\$500 per family) Per Policy Year
SHS Charges	100% of covered medical expenses
In-Network Coinsurance (the preferred provider organization for this plan is HealthEOS Plus)	80% of PPO Allowable Charge
Out of Network Coinsurance	60% of Usual and Customary Charge
Outpatient Physician Visits Copay	\$20 per visit
Medical Emergency Copay	\$100 per visit (waived if admitted)
Prescriptions	80% of Usual and Customary after a \$10 generic/ \$25 brand deductible/ per 30 day supply, up to \$750 per policy year
Intercollegiate Sports - Optional Additional premium required	\$75,000 Maximum Lifetime Benefit Per Injury \$50 Deductible for Each Injury
Major Medical Benefit – Optional Additional premium required	\$250,000 Maximum Lifetime Benefit (Total of Major Medical and Base Plan Benefits) Pays In-Network/Out-of-Network, 100% PPO/100% U&C, each Injury or Sickness.

- For information about student health insurance go to the Student Assurance Services Inc. web site at www.sas-mn.com. You can purchase a policy directly over the internet.
- For Travel Benefits: Global Emergency Medical Assistance is provided through Assist America. (This includes repatriation and evacuation).
- Talking to a Nurse About a Health Concern: Students enrolled in a Student Assurance Services plan are given a toll-free number to receive free nurse consultation services at **Ask Mayo Clinic**. Covered students can talk to a nurse any hour of the day, 365 days a year.
- Optional Coverages: You can purchase insurance for a spouse, domestic partner, or dependent; additional major medical benefits and intercollegiate sports coverage.
- Online Services : You can view your coverage, order an ID card, obtain a claim form, brochure & enrollment form, and view other products & services 24 hours a day, by going to the Student Assurance Services web site. On line enrollment is available at the SAS website before the end of the stated Enrollment Period.
- Preferred Provider List: To identify a preferred provider in your area, go to www.healtheos.com. Click on "Search the Network"; click on "H+"; click on "click here"; click on "I understand". You can now begin your search.

This is only a summary. A complete description of the plan benefits, exclusions and limitations can be found in the 2008-2009 brochure which will be mailed to you in mid to late summer or can be found on the company website: www.sas-mn.com in July.

<u>Annual Premiums</u>	
Student Only	\$1,142
Student and Spouse	\$4,568
Student and Children	\$3,997
Student, Spouse and Children	\$7,423

STUDENT ASSURANCE SERVICES, INC.