Accident & Sickness Health Insurance Policy for International Students

- All international students are required to purchase the Accident & Sickness Health Insurance policy.
- The insurance requirement cannot be waived. Students should not plan to be only covered by their policy.
- The Accident and Sickness Health Insurance policy is through Rust International Associates.
- Students are required to pay in full for the insurance before registration for classes each semester. The cost is $600.00/semester ($1,200.00/year) for the 2012-2013 academic year.
- Additional insurance may be purchased by contacting Tracy Tillman at Rust International Associates (see contact information below).

**Policy Coverage**
*see brochure and website for complete information*

<table>
<thead>
<tr>
<th><strong>Total Benefit</strong></th>
<th>$250,000</th>
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</thead>
<tbody>
<tr>
<td><strong>Medical Evacuation</strong></td>
<td>Reasonable and Customary Expenses up to $100,000</td>
</tr>
<tr>
<td><strong>Repatriation</strong></td>
<td>Reasonable and Customary Expenses up to $20,000</td>
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<tr>
<td><strong>Deductible</strong></td>
<td>$25 - If you go to UWEC Health Services first and then get a referral to an off-campus facility, the deductible is $0. $100 - Emergency Room Visit, waived if immediately admitted</td>
</tr>
<tr>
<td><strong>Pre-existing Condition</strong></td>
<td>$5,000</td>
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**Insurance Policy Question?**
Ms. Tracy Tillman
Rust International Associates
Phone: 1-800-336-0747     Fax: 515-963-0004
Email: Tracy@rustassoc.com
Website: www.rustassoc.com
The Health Insurance System in the United States

In the United States, people are responsible for their own health insurance and must pay medical bills in cooperation with the insurance company and hospital/clinic. Health insurance does not cover all medical costs, so you may be expected to pay a portion of your bill. The insurance system in the United States can be confusing. The CIE is here to help you understand the process of how to use your health insurance. If you have a specific policy question, please contact Rust International Associates at 1-800-336-0747.

Make an appointment at Health Services at UW-Eau Claire.

- **Hours:** Monday through Friday 8:00 a.m. to 4:30 p.m.
- **Location:** Crest Wellness Center, Upper campus
- **Phone:** (715) 836-5360

Most services are free of charge for UW-Eau Claire students. UW-Eau Claire Health Services does charge for certain services, such as lab fees.

Please check the Health Services website for additional information at:
http://www.uwec.edu/shs/index.htm

If Health Services cannot treat you, obtain a referral before going to an off campus facility (hospital or clinic).

If you go to Health Services first and then receive a referral to an off-campus facility, your deductible is $0.

Ask Mayo
For general non-emergency illnesses, you may utilize “Ask Mayo.”
1-855-839-0004

Emergency Situation or Serious Injury/Illness

Go to an off campus facility.
*Bring your health insurance card. The off campus facility (hospital, clinic, etc.) will need to see that you have insurance.*

***Find PPO Providers at www.multiplan.com

You pay the off campus facility for their services after your visit (usually 1-2 months later).

Complete a Claim Form.
*After you leave the off campus facility, you must complete a “Claim Form” to explain why you visited the off campus facility. Claim forms are available online and at the CIE. You will need to send copies of your itemized bills with the form, so keep all receipts and bills.*

The off campus facility will contact your insurance company.
*The off campus facility will send a bill to your insurance company for their services to you during your visit. This can take time.*
*You may receive mail from the off campus facility. It will look like a bill, but it will say “PENDING”. This means that the off campus facility is still waiting to hear from your insurance company about how much you will have to pay for their services.*

Pay your bill.
*Make sure to pay your bills before the due date. Do not ignore any mail that you receive from the off campus facility or insurance company.*
Frequently Asked Questions

**Do I use my Accident & Sickness Insurance when I visit UW-Eau Claire’s Health Services?**
No. Most services are free of charge for UW-Eau Claire students.

**Where should I go if UW-Eau Claire’s Health Services is closed?**
You can go to the nearest clinic or hospital. If you go to a clinic or hospital that is part of the PPO network, your benefits will be payable at 100%. If you go outside of the PPO network, your benefits will be payable at 60%. Check the following website for PPO in the Eau Claire and surrounding area: [www.multiplan.com](http://www.multiplan.com).

In Eau Claire, you can consider going to Urgent Care at Midelfort Clinic near upper campus. You do not need to make an appointment, and can usually be seen right away on the day you go to the clinic. Address: 733 West Clairemont Avenue. Phone Number: 838-5340. Hours: Monday-Friday (8am to 8pm), Saturday (9am-5pm), and Sunday (10am-5pm).

**What is “Ask Mayo?”**
Ask Mayo is a helpline where you can call and talk to a nurse about your illness.

**When should I go to the Emergency Room (ER)?**
When you are in a life-or-death situation, you should go immediately to the emergency room or call 911 (you must dial 9-911 from an on campus phone).

**What should I bring with me when I go to an off campus facility?**
You should bring your health insurance card and a form of identification.

**What happens if I lose my health insurance card?**
If you lose your health insurance card, you need to call Rust International Associates at 1-800-336-0747 to request a new one. There is a $5.00 replacement charge for every card you lose.

**Who can I call if I have a question about my bill?**
Please call the billing office at the hospital/clinic that you visited. The phone number is usually provided on the front or back of your bill. If you have further questions, please contact Rust International Associates at 1-800-336-0747. You may be required to submit documents to the insurance company.

I am leaving the U.S. but I still have not paid my hospital/clinic bill. What should I do?
If the insurance company has not paid the hospital/clinic yet, please call the hospital/clinic to let them know the insurance company is still processing your claim form (your bill). Before you leave, contact Rust International Associates so that she can help you. Be sure you’ve submitted a claim form for each illness.

**Can I use my Accident & Sickness Insurance for Dental services?**
No. The Accident & Sickness Insurance does not cover regular dental treatment. However, the insurance policy does cover dental work if your teeth are damaged in an accident. UW-Eau Claire Health Services does not provide dental services.

**Prescription Drugs**

The insurance does help cover the cost of prescription drugs. Your insurance card is also your drug card. You will receive your Insurance Card/Drug Card in the mail. You must use your Drug Card when you purchase your prescription at a pharmacy.

The Drug Card is very simple to use. You will go to a participating pharmacy (see list below), and show your card to the pharmacist. The pharmacist will charge your prescription directly to the insurance company. You will only pay the co-pay, instead of the full amount of the prescription. The co-pay costs for generic brand prescriptions are $10, brand names are $20, and multi-source is $30. You do not need to submit an Insurance Claim Form.

Pharmacies in Eau Claire where you can use your drug card are: Midelfort Clinic, Clinic Pharmacy of Riverview, Clinic Pharmacy of Eau Claire, Target, Walgreens, Kmart, Shopko, Value Center, and others.
### Helpful Definitions of Insurance Terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tbody>
<tr>
<td>Benefit</td>
<td>Amount of money the insurance company will pay for medical expenses.</td>
</tr>
<tr>
<td>Claim</td>
<td>An official document notifying the insurance company that they are to pay for medical services covered by the policy.</td>
</tr>
<tr>
<td>Deductible</td>
<td>Money that you must pay before the insurance company will pay for the medical costs.</td>
</tr>
<tr>
<td>Medical Evacuation</td>
<td>Emergency return to home country if you should become seriously ill.</td>
</tr>
<tr>
<td>Off Campus Facility</td>
<td>Any medical service provider other than the UW-Eau Claire Health Services. For example, a hospital, clinic, dental office, etc.</td>
</tr>
<tr>
<td>Pending</td>
<td>Something is in-process. The insurance company is reviewing your bill to determine how much the insurance company will pay towards your bill.</td>
</tr>
<tr>
<td>Preferred Provider Organization (PPO)</td>
<td>A group of clinics and hospitals that are part of a network through the insurance company. Whenever possible, try to go to a provider within the network for maximum benefit coverage.</td>
</tr>
<tr>
<td>Pre-Existing Condition</td>
<td>Any illness that developed during the 12 months prior to the start date of insurance coverage.</td>
</tr>
<tr>
<td>Premium</td>
<td>An amount of money you pay to buy the insurance.</td>
</tr>
<tr>
<td>Referral</td>
<td>An official medical document signed by a doctor that recommends treatment of a medical problem by another doctor.</td>
</tr>
<tr>
<td>Repatriation</td>
<td>If a person dies while outside of the home country, it is the cost of preparing and returning the body to the home country.</td>
</tr>
<tr>
<td>Usual &amp; Customary</td>
<td>An average of charges by other providers, within the same postal code, for the same or similar service or equipment. The insurance policy will cover only up to this average charge.</td>
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