BASIC BENEFITS

Program is a Major Medical PPO Provider Program with the following benefits with a $500 Policy Year Deductible.

A. Hospital Inpatient
   After Deductible
   80% of Preferred Provider Allowance

B. Out Patient Coverage
   After Calendar Year Deductible 80% of Preferred Allowance except for the following exceptions:
   CAT Scans or MRI's 80% Allowance after $500 Co-Pay
   Emergency Room
   80% of Preferred Allowance after $200 Co-Pay

C. Other 80% Preferred Allowance
   Except for the following:
   Durable Medical Equipment – Not to exceed $1,000
   Consulting Physician $40 Co-Pay / Visit
   X-Ray Treatment of Dental injury up to $1,000

Preventative Care as Required by the Affordable Healthcare Act is Included – Not subject to Deductible or Co-Pay.

Prescription Medication – Not subject to the policy year Deductible
   $25 Co-Pay Generic Drugs
   $50 Co-Pay for Brand & Specialty Drugs

Credit for Prior Coverage – For New Enrollees

Pre-Existing Condition Waiting Period is 12 months, unless continuous up to 63 days before enrollment.
Then the waiting period will be reduced by period of time student was covered under that plan.

Carrier: Nationwide Insurance
Annual Premium:
  Single Students Under 26 - $1,334
  Students 26 & Older - $1,742

Program meets all the requirements of the Federal Affordable Healthcare Act and the State of Wisconsin Mandated Benefits.
Additional Information for Student Senate

Additional Benefits under Preventative Services – Covered Only under the Network Provider

Well Adult Care Provides
1. Adult Routine Physical Examination
2. Routine Gynecological Care

Out Patient Contraceptive Services include but not limited
Adult Routine Medical Services & Prescription Contraceptives (including IUD’s) provided on an
out-patient basis.

State Mandated Benefits are Included

Preferred Provider Organization is same as we have had - Health EOS Plus

This Provider Includes Both Mayo & Marshfield for Physicians & Luther Mayo and Sacred Heart Hospital

Non-PPO Provider is 60% of Reasonable and Customary after a $1,000 Deductible

Pre-Existing Condition – Any condition that was diagnosed, treated or advice given in the last 12 months