
WilceCare Supplement Plan Outline

For Plan Year 2009-2010



Retain this booklet for reference.

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INTRODUCTION

WilceCare has been designed to provide supplemental ambulatory medical Coverage for students who are insured by other plans that only provide regional coverage or students who have plans with high deductibles and co-pays. WilceCare is not an insurance plan; it is designed to supplement the health insurance that a student already has by providing prepaid Coverage for medical care delivered exclusively at the Wilce Student Health Center.

The benefit components are described in detail in this Booklet. Students are solely responsible for knowing the terms of their Coverage.

Benefits for covered medical services and prescriptions as provided at Wilce Student Health Center are self-funded through The Ohio State University.

AS A CONDITION OF YOUR COVERAGE OUTLINED IN THIS BOOKLET, STUDENT HEALTH SERVICES RESERVES THE RIGHT TO INTERPRET THE TERMS OF THIS BOOKLET AND TO DECIDE ALL QUESTIONS OR ISSUES REGARDING YOUR ELIGIBILITY FOR COVERAGE WHENEVER SUCH QUESTIONS OR ISSUES ARISE. ALL DECISIONS REGARDING YOUR ELIGIBILITY FOR COVERAGE MADE BY STUDENT HEALTH SERVICES ARE BINDING AND FINAL.

Note: Underlined words are defined in the last section of this Booklet.

ELIGIBILITY PROVISIONS

WilceCare is designed to supplement existing major medical health insurance. Students enrolled at The Ohio State University who are already covered under another major medical health insurance plan are eligible to enroll in the WilceCare Supplement.

Eligibility for WilceCare is limited to students only. Spouses and dependents are not eligible for coverage under WilceCare. Students may only use the WilceCare Supplement if they are eligible to use the Wilce Student Health Center. Students are eligible to use the Wilce Student Health Center in terms when they are a regularly enrolled student and one subsequent term.

ENROLLMENT AND FEE PAYMENT

Students select the WilceCare Supplement while concurrently waiving the OSU Comprehensive Student Health Insurance Plan by submitting a waiver form from their online "Student Center" located at <http://buckeyelink.osu.edu> to indicate that they are covered under another comparable plan.

The online waiver form must be submitted by the published deadline for Autumn term (or the first term of enrollment) each academic year. Students who waive the Comprehensive Plan but do not select WilceCare by the published deadline for the term will not be permitted to enroll in WilceCare until the beginning of the next eligible term. (See the "Rates and Dates" section of www.shi.osu.edu for coverage dates and deadlines.)

The cost of WilceCare is \$187 for the 2009-2010 plan year, regardless of the School Term in which it is purchased. The plan year commences seven days before Autumn term 2009 and ends seven days before Autumn term 2010. The premium must be paid by the last day established by the University for payment of fees during the School Term in which WilceCare is purchased.

Payment must be made to the Office of the University Bursar. While the Office of the University Bursar may accept payments for WilceCare, Student Health Services administers all eligibility provisions concerning WilceCare. Students who have satisfied the eligibility provisions according to the terms of this Booklet are covered by WilceCare, and are called "covered students."

Requests for disenrollment from WilceCare will not be accepted after the deadline. WilceCare premium refunds will only be considered for students who are automatically withdrawn from the University due to non-payment of tuition.

COVERAGE

On fulfillment of the eligibility provisions, Coverage becomes effective at 12:01 a.m. Eastern Standard Time on the effective date for the quarter purchased. For Autumn term 2009, the effective date is seven days prior to the official first day of the Autumn School Term and extends through seven days preceding the first day of scheduled classes of Autumn term 2010. Enrollment during Winter, Spring, or Summer provides coverage starting on that term's official first day of classes through seven days prior to the next Autumn term.

Coverage is limited to those medical services rendered at the Wilce Student Health Center at The Ohio State University during Regular Business Hours. WilceCare does not cover laboratory tests, pathological specimens, radiology procedures, consultations, and other services collected/performed outside of Wilce Student Health Center.

BENEFITS

There are two benefit components under WilceCare: one component for medical services and one component for prescriptions.

The overall maximum benefit for covered medical services, not including prescription drugs, is \$2,000, which includes a \$750 maximum benefit for physical therapy. Once the student has exhausted the maximum benefit of \$2,000 for all covered medical services, they will no longer be covered under this component of WilceCare.

There is a separate maximum benefit of \$500 for prescription drugs. Each prescription is subject to a coinsurance payment of 10% for generic drugs, 20% for brand name drugs with no generic available, and 50% for brand name drugs with generic available. Each eligible prescription is also subject to a minimum \$10 coinsurance payment. Once the student has exhausted the maximum benefit of \$500 for all covered prescriptions dispensed at the Pharmacy in Wilce Student Health Center, they will no longer be covered under this component of WilceCare.

COVERED SERVICES

Coverage is limited to medically necessary outpatient services as determined by Wilce Student Health Center. Medically necessary outpatient services include the following procedures when rendered at Wilce Student Health Center:

1. Office Visits: For treatment of illness or injury
2. Diagnostic Services: Includes routine x-rays, electrocardiograms, pathology and laboratory tests on the approved list of diagnostic laboratory tests at the Wilce Student Health Center Laboratory;
3. Outpatient Surgery: Outpatient surgery is limited to suturing and selected dermatological procedures;
4. Colposcopy;
5. Physical Therapy (limited to a \$750 maximum benefit);
6. Medical Supplies in regular stock at Wilce Student Health Center that are prescribed by a physician as part of a treatment plan.
7. Allergy injections covered at 50% per injection.

Only prescription drugs dispensed at Wilce Student Health Center are covered. A coinsurance payment of 10% for generic drugs, 20% for brand name drugs with no generic available, and 50% for brand name drugs with generic available is required. Each eligible prescription is also subject to a minimum \$10 coinsurance payment. There is a maximum prescription benefit of \$500 per plan year.

Students are not required to complete a claim form for services rendered under WilceCare for coverage under the plan.

EXCLUSIONS

WilceCare does not provide benefits for services, supplies or charges for:

- Services rendered outside of Wilce Student Health Center;
- Preventive medical services, including Pap smears and annual pelvic examinations, dental prophylaxis (cleaning), preventive skin tests (i.e., PPD), immunizations, screening laboratory tests and x-rays, etc;
- Dentistry or dental processes;
- Eye glasses, contact lenses, or examinations for prescribing or fitting them;
- Mental health services, such as psychiatry and psychotherapy, including those offered by Counseling and Consultation Service;
- Services not needed to treat or diagnose an Injury or Sickness;
- Over-the-counter medications;
- Services that are not specified in your Coverage as Covered Services.

GENERAL PROVISIONS

COORDINATION OF BENEFITS

Benefits under WilceCare will be paid regardless of any other benefits that a Covered Person may be entitled to under any other insurance plan except the OSU Comprehensive Student Health Insurance Plan or 3rd party prescription plan coverage.

In cases where a student may be concurrently insured under WilceCare and the Comprehensive Plan, benefits will be payable only under the Comprehensive Plan for covered services.

In cases where a student may be insured under WilceCare and a prescription plan accepted by the Student Health Center Pharmacy, benefits will be coordinated. The third party prescription plan will be considered Primary and WilceCare will be considered secondary.

MISREPRESENTATIONS

Any statement made by a Covered Person willfully or fraudulently which materially affects the acceptance of an application and induces Student Health Services to provide Coverage that would otherwise not be issued, or to provide Coverage that would not otherwise be provided, will render the Coverage null and void.

NON-TRANSFERABILITY

This Coverage is not transferable. The Coverage will terminate without notice and all rights will be forfeited if the student attempts to transfer the Coverage or aids or attempts to aid any person not covered to obtain Covered Service.

QUESTIONS AND ANSWERS

Q: What do I do if I am sick?

A: Call 292-4321 to schedule an appointment at Wilce Student Health Center, or walk-in at Wilce Student Health Center to have an Advice Nurse evaluate your condition. The Advice Nurse is located on the first floor of Wilce Student Health Center.

Q: Do I need an Identification Card for WilceCare?

A: No. Your University ID card serves as your identification at Wilce Student Health Center. Your WilceCare enrollment is maintained on the medical information system at Wilce Student Health Center. Your proof of enrollment is your university Account Statement, which can be accessed from your online "Student Center" at www.buckeyelink.osu.edu.

Q: How will I know if my services will be covered?

A: When you schedule an appointment, the appointment clerk or Advice Nurse will be able to tell you what services will be covered by WilceCare. If not, please call the Patient Relations office at 292-0113 for further information.

Q: Do I need to fill out a claim form for my WilceCare benefits?

A: No. All the paperwork needed will be handled by Student Health Services. If you would like a claim form to file with your primary insurance, they can be obtained at the Cashier counter located on the first floor in the Pharmacy, or at the Patient Relations desk located on the third floor.

Q: What about mental health services at the Wilce Student Health Center?

A: As described in the Exclusions section of this Booklet, mental health services are not included as a benefit of WilceCare. Those services are provided by Counseling and Consultation Service (CCS) and are available to all enrolled University students. CCS is located in the Younkin Student Success Center on Neil Ave. and can be reached at 292-5766.

DEFINITIONS

Booklet—Is defined as this WilceCare Plan Outline booklet.

Coverage—Is defined as the payment for Covered Services as specified and limited by this Booklet.

Diagnostic Services—Are defined as tests and procedures performed when you have specific symptoms to detect or to monitor your disease or condition. Diagnostic Services include, but are not limited to, the following services: routine x-rays, electrocardiograms, pathology and laboratory tests on the approved list of diagnostic laboratory tests at the Wilce Student Health Center Laboratory.

Injury—Is defined as bodily injury.

Regular Business Hours—Are defined as the hours that the Wilce Student Health Center is open for business.

In general:

Regular Hours

| | |
|-------------------|--------------------|
| Monday – Thursday | 8:00 AM to 7:00 PM |
| Friday | 8:00 AM to 5:00 PM |
| Saturday | 9:00 AM to 1:00 PM |

Breaks & Summer Qtr

| | |
|-----------------|--------------------|
| Monday – Friday | 8:00 AM to 5:00 PM |
|-----------------|--------------------|

Closed University holidays.

Please see <http://www.shc.ohio-state.edu/> for updates.

Sickness—Is defined as any physical disease.

School Term—Is defined as the quarter system established by the University, consisting of Autumn, Winter, Spring, and Summer Quarters for students on the quarter system. School Term is defined as the semester system established by the University, consisting of Autumn and Winter semesters and including Summer term for students on the semester system (LAW students).

Student Health Services —Is the organizational name for the University department with its business address at Wilce Student Health Center, 1875 Millikin Road, Columbus OH 43210.

DEFINITIONS (cont.)

Students—Are defined as students enrolled at OSU who have paid the WilceCare premium and who have met the eligibility requirements to be accepted by us as covered persons.

University—Is defined as The Ohio State University (OSU).