WilceCare Supplement
2024–25 Summary Outline

Retain this summary for reference.

THE OHIO STATE UNIVERSITY
OFFICE OF STUDENT LIFE
Student Health Insurance
Introduction

The WilceCare Supplement ("WilceCare") is NOT health insurance. It is a pre-paid medical and prescription drug program that can be purchased only in addition to a student’s existing annual health insurance coverage. It is for illness and injury treatment by a Student Health Services provider at the Wilce Student Health Center only during their hours of operation.

WilceCare components are described in detail in this Summary. Students are solely responsible for knowing the terms of their Coverage.

Covered medical services and prescriptions provided at the Wilce Student Health Center are self-funded through The Ohio State University ("University").

As a condition of WilceCare Supplement coverage, Student Health Insurance reserves the right to interpret the terms of this summary and to decide all questions and issues regarding your eligibility for coverage whenever such questions or issues arise. All decisions made by Student Health Insurance regarding your eligibility for coverage are binding and final.

Note: Bolded words are defined in the Definitions section of this outline. Only the first appearance of the word will be bolded; all subsequent appearances shall be defined as the first.
Eligibility Provisions

Student Health Insurance administers all eligibility provisions concerning WilceCare.

Students enrolled at The Ohio State University at least half time and in a degree program of study who are already covered under a medical health insurance plan are eligible to select WilceCare. Students who are enrolled in the university Student Health Benefits Plan (“SHBP”) cannot concurrently select WilceCare.

Student Health Insurance reviews the annual health insurance information you submit with your selection of the WilceCare Supplement during the select/waive process each semester you are enrolled in the WilceCare Supplement. If it cannot be verified, you are asked to provide more information. (i.e., health insurance ID card, certificate of coverage) If your other active annual health insurance cannot be verified, the fee for the Student Health Benefits Plan will be placed on your statement of account.

Spouses and dependents are not eligible for WilceCare.

Students who have satisfied the eligibility provisions and selected WilceCare are Covered Students.

Enrollment and Fee Payment

Students select the WilceCare Supplement through My Buckeye Link as part of the annual Student Health Insurance Select/Waive process. A WilceCare selection necessitates a concurrent waiver, and students must submit proof of their annual health insurance.

WilceCare selection must be completed by the published Select/Waive deadline for the student’s first Academic Term of enrollment each academic year (typically autumn). Students who miss the deadline will not be permitted to enroll in WilceCare until the beginning of the next eligible effective period.

The fee for WilceCare is $250, regardless of when it is purchased. The fee must be paid in full by the payment deadline established by the university for the first academic term in which WilceCare is purchased. Payment must be made to the Bursar.

Requests to terminate a WilceCare selection will not be accepted, and no refunds will be issued.

Note: If you have a Health Savings Account, you may wish to consult with your tax advisor about the financial implications of purchasing WilceCare.
Effective Periods and Dates

On fulfillment of the eligibility provisions, coverage becomes effective at 12:01 a.m. Eastern Standard Time on the effective date for the period purchased. Annually, WilceCare is effective seven days before the date on which the academic year’s autumn term classes start and ends seven days before the date on which the subsequent academic year’s autumn classes start. For students enrolling for an academic year’s spring/summer term, WilceCare is effective on January 1 and ends seven days before the date on which the subsequent academic year’s autumn classes start. For students enrolling for summer term only, WilceCare is effective the date on which summer term classes start and ends seven days before the date on which the subsequent academic year’s autumn classes start.

<table>
<thead>
<tr>
<th>Effective dates</th>
<th>Start</th>
<th>End</th>
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<tbody>
<tr>
<td>Annual</td>
<td>08/13/24</td>
<td>08/18/25</td>
</tr>
<tr>
<td>Spring/Summer</td>
<td>01/01/25</td>
<td>08/18/25</td>
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<tr>
<td>Summer Only</td>
<td>Day classes start</td>
<td>08/18/25</td>
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</tbody>
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Covered Services

There are two pre-paid components under WilceCare: outpatient medical services, and prescription drugs.

1. Available medical outpatient services determined to be necessary and provided by and ordered by a Student Health Services provider at the Wilce Student Health Center, during its regular and posted business hours, are covered services. Information regarding business hours can be found on the Student Health Services website. Services include the following procedures when rendered at Wilce Student Health Center:

   - Office Visits: For treatment of illness or injury
   - Diagnostic Services: Tests or procedures ordered by a Student Health Services provider when you have specific symptoms to diagnose illness or injury. Includes but not limited to x-rays, electrocardiograms, pathology, and laboratory tests. (NOTE: certain laboratory testing may need to be sent to an outside lab. WilceCare does not cover this, and you may receive a separate bill from the outside lab.)
   - Outpatient Surgery: Lacerations and Wound Care.
   - Physical Therapy ordered by a Student Health Services Provider.
   - Allergy Injections. Covered at 100% per injection (serum not included)

2. Prescription drugs ordered by a Student Health Services provider and dispensed exclusively at Wilce Student Health Center Pharmacy for the treatment of illness and injury are covered services. A cost share 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 payment (or the cost of the drug, whichever is less).
**Service Maximums**

1. The maximum benefit for covered medical services, not including prescription drugs, is $2,000. Once the covered 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.

2. The maximum benefit for prescription drugs is $225. Each prescription is subject to a cost share of 10% for generic drugs, 20% for brand name drugs with no generic available, and 50% for brand name drugs with generic available. Prescriptions are also subject to a minimum $10 payment (or the cost of the drug, whichever is less). Once the covered student has exhausted the maximum benefit of $225 for all covered prescriptions dispensed at the Pharmacy in Wilce Student Health Center, they will no longer be covered under this component of WilceCare.

**Exclusions**

WilceCare does not provide:

- Preventive medical services, including but not limited to: Pap smears and annual pelvic examinations, preventive skin tests, immunizations, screening laboratory tests and x-rays
- Laboratory tests not performed at the Wilce Student Health Center or University Reference Labs
- Dentistry or dental processes, dental prophylaxis (cleaning)
- Eyeglasses, contact lenses, or examinations for prescribing or fitting them.
- Psychiatry and psychotherapy, including services offered by Counseling and Consultation Service
- Over-the-counter medications, including over the counter contraceptives.
- Services rendered outside of Wilce Student Health Center
- Diagnostic Services not ordered by a Student Health Services Provider
- Prescription drugs not ordered by a Student Health Services Provider
- Physical therapy not ordered by a Student Health Services Provider.
- Services not medically necessary for the diagnosis or treatment of an injury or illness
- Services that are not specified in your coverage as Covered Services
General Provisions

COORDINATION OF BENEFITS
Services under WilceCare will be paid regardless of any other benefits that a covered student may be entitled to under any other insurance plan excluding the Ohio State Student Health Benefits Plan. In cases where a covered student may be concurrently insured under WilceCare and the Student Health Benefits Plan, benefits will be payable only under the Student Health Benefits Plan for covered services.

MISREPRESENTATIONS
Any statement made by a student willfully or fraudulently which materially affects the acceptance of an application and induces Student Health Insurance 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 covered student attempts to transfer the coverage or aids or attempts to aid any person not covered to obtain a covered service.

Frequently Asked Questions

Q: Do I need an Identification Card for WilceCare?

A: No. Your Buck ID is what you should present when you seek services at the Wilce Student Health Center. Your proof of enrollment is your Statement of Account in your My Buckeye Link, and the Wilce Student Health Center maintains concurrent enrollment files.

Q: Are mental health services at the Wilce Student Health Center covered?

A: No. Psychiatry or psychotherapy services are not part of the WilceCare Supplement. Please note that Counseling and Consultation Service (CCS) is available to all enrolled Ohio State students, regardless of health insurance or supplement.

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

A: This Summary establishes covered and excluded services. For additional questions, you can contact Student Health Insurance (614-688-7979) or the Patient Accounts Department at Student Health Services at the Wilce Student Health Center (614-292-0113). Please be advised that coverage cannot necessarily be verified prior to an appointment or service. Student Health Insurance reserves the right to interpret the terms of this summary and to decide all questions and issues regarding your eligibility for coverage whenever such questions or issues arise. All decisions made by Student Health Insurance regarding your eligibility for coverage are binding and final.
Definitions

**Academic Term**
Semester system established by The Ohio State University, consisting of autumn and spring semesters, and including summer term.

**Coverage**
Payment by the Supplement for Covered Services as specified and limited by this Summary.

**Illness**
Physical ailment, sickness or disease.

**Injury**
Bodily harm or damage.

**Student Health Services Provider**
A provider who sees patients at the Wilce Student Health Center.

**Covered Student**
Individuals enrolled at Ohio State who have met the eligibility and payment requirements to be accepted as an enrollee of the WilceCare Supplement.

**Summary**
The WilceCare Summary Outline document.

**Wilce Student Health Center**
The Wilce Student Health Center, Student Life Student Health Services (SLSHS), is a Joint Commission accredited outpatient facility providing a variety of health care services to the student population.

Contacts

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Student Life **Student Health Services**
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