
WilceCare Supplement 2020-21 Summary Outline



**THE OHIO STATE
UNIVERSITY**

OFFICE OF STUDENT LIFE

STUDENT HEALTH INSURANCE

Retain this summary for reference.

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INTRODUCTION

The WilceCare Supplement (“WilceCare”) is pre-paid medical care and prescription drugs provided exclusively by Student Health Services at the Wilce Student Health Center to treat Illness and Injury. WilceCare is designed for students who are insured by annual health insurance plans that only provide regional coverage or for students who have plans with high deductibles, co-pays or co-insurance. WilceCare is *not* a major medical plan.

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: Underlined words are defined in the Definitions section of this outline. Only the first appearance of the word will be underlined; 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 major medical health insurance plan are eligible to select WilceCare. Students who select the university Student Health Insurance Benefits Plan (“SHI Benefits Plan”) cannot concurrently select WilceCare.

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 via the My Buckeye Link 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 \$225, regardless of when it is purchased. The fee must be paid 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 WilceCare selection will not be accepted. Requests for a refund will not be accepted.

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.

Effective dates

	Start	End
Annual	08/18/20	08/16/21
Autumn	08/18/20	12/31/20
Spring/Summer	01/01/21	08/16/21
Summer Only	Day classes start	08/16/21

COVERED SERVICES

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

1. Medical outpatient services determined to be necessary and provided by the Wilce Student Health Center, during the hours for which they are open for business, are covered services. 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 performed when you have specific symptoms to diagnose illness or injury, or to monitor illness, injury or condition. Includes but not limited to x-rays, electrocardiograms, pathology and laboratory tests.
- Outpatient Surgery: Suturing and selected dermatological procedures only
- Colposcopy
- Physical Therapy
- Medical Supplies in regular stock and prescribed by a physician as part of a treatment plan
- Allergy Injections: Covered at 100% per injection (serum not included)

2. Prescription drugs dispensed exclusively at Wilce Student Health Center 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, dental prophylaxis (cleaning), preventive skin tests, immunizations, screening laboratory tests and x-rays
- Dentistry or dental processes
- Eye glasses, 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
- 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 SHI Benefits Plan. In cases where a covered student may be concurrently insured under WilceCare and the SHI Benefits Plan, benefits will be payable only under the SHI 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 University students, regardless of health insurance or supplement. CCS has locations at the Younkin Student Success Center and Lincoln Tower, and can be reached at 614- 292-5766.

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

<u>Academic Term</u>	Semester system established by The Ohio State University, consisting of Autumn and Spring semesters and including Summer term.
<u>Coverage</u>	Payment by the Supplement for Covered Services as specified and limited by this Summary.
<u>Illness</u>	Physical ailment, sickness, or disease.
<u>Injury</u>	Bodily harm or damage.
<u>Covered Student</u>	Individuals enrolled at Ohio State at least half-time and in a degree program of study and who have met the eligibility and payment requirements to be accepted as an enrollee of the WilceCare Supplement.
<u>Summary</u>	The WilceCare Summary Outline document.

CONTACTS

Student Life **Student Health Insurance**
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