

2007-2008

STUDENT HEALTH INSURANCE BENEFITS

WESTERN ILLINOIS UNIVERSITY

COVERAGE

Policy Maximum	\$250,000.00	
Deductible	\$ 150	applies each academic year
Hospital outpatient-emergency	90% R&C	accidents and life threatening illness
Hospital outpatient- non-emergency	80% R&C	students must use Beu Health Center for medical treatment or referral
Hospital inpatient	80% R&C	
Surgery	80% R&C	
Surgical assists	50% R&C	
Professional services:		
Dental	\$ 500	per tooth, accidental injury only
Chiropractic Services	\$ 30/visit	maximum \$300 per academic year - referral from Beu Health Center must be obtained for chiropractic care
Mental Health inpatient	80% R&C	Policy maximum - \$20,000
Mental Health outpatient	50% R&C	maximum \$2,000 per academic year
Substance Abuse inpatient	80% R&C	Policy maximum \$20,000
Substance Abuse outpatient	50% R&C	\$30/visit - 1 visit/week \$2,000 per academic year
Ambulance	80% R&C	
Maternity	80% R&C	normal nursery care
Physical Therapy	80%	outpatient must follow covered surgical procedure or referral from Beu Health Center - \$500 maximum
Beu Health Center	100%	NO DEDUCTIBLE services covered by student insurance

Other insurance coverage is used in determining the amount of benefits payable under this Policy.

Note: Student MUST be insured at the time medical expense is incurred.

COVERAGE PERIOD

The plan protects all eligible students 24 hours a day. Continuous year-round coverage is available if the student maintains 9 semester hours, undergraduate or graduate, during the fall and spring semesters.

STUDENT ELIGIBILITY

All students who are registered for 9 undergraduate or graduate semester hours during the Fall and Spring Terms* will be eligible for coverage under this Plan. All graduate assistants under contract with the University and enrolled in on-campus classes, WESL students and Spoon River College students residing in University housing are also assessed the fee for this coverage. All students eligible for coverage under this Plan will be assessed a Student Health Insurance fee on their University bill.

*excluding post session, extension, correspondence or extramural hours

The following students can also sign-up for coverage by contacting the Student Health Insurance Office:

1. Extension and WIURC students who register for 9, 10 or 11 hours. Application to be made during the first ten days of the term. Application must be made each semester coverage is desired.
2. Undergraduate and graduate students who require less than 9 hours to graduate, have graduate clearance forms on file, and are registered for 6, 7 or 8 hours. Application to be made during the first ten days of the term.
3. Insured graduating students who will not be enrolled in classes during the term following graduation. Application to be made prior to the last day of the covered period. Coverage for these students is available for 3 months.

EFFECTIVE DATES

Fall Semester	08/01/07 (12:01 a.m.) to 1/31/08 (midnight)
Spring Semester	02/01/08 (12:01 a.m.) to 07/31/08 (midnight)

COSTS

Student per semester	\$278.16
Graduating Students	\$139.08
	(3 months coverage)

CLAIM PROCEDURES

In the event of an injury or illness, an insured student **MUST**:

- 1) If on campus or residing locally, report to Beu Health Center for proper medical treatment or referral.
- 2) For outpatient treatment of mental illness or substance abuse, contact the Director of the Counseling Center and/or Director of Beu Health Center to determine if a professional non-University referral is necessary.
- 3) If away from the University, a) consult a Physician; b) contact the Student Health Insurance office for claim forms.
- 4) An insurance claim form along with itemized bills with diagnosis must be submitted to the Student Health Insurance Office within 52 weeks from the date of medical expense to be eligible for benefits.

WAIVER OF COVERAGE

Students who can produce evidence of equal or better coverage may waive this fee by completing a Petition for Insurance Waiver Form. **The deadline for filing an Insurance Waiver Form is the 10th class day of the Fall and Spring Terms.** The waiver cancels insurance coverage for all terms for which the student enrolls as long as the student is enrolled at least one term each academic year. Student insurance can be reinstated by contacting the Student Health Insurance Office prior to the 10th class day, or within 30 days of private policy termination. A reinstatement form must be completed and returned with documentation of termination from private policy.

SEVEN GOOD REASONS FOR CARRYING STUDENT HEALTH INSURANCE

We are often asked, "What are the benefits of having student health insurance?" For those who received nearly \$1.8 million in benefits last year, it was knowing there was assistance available in time of emergency. In addition, there are seven other reasons.

First, the student health insurance plan can compliment the family plan. It may make sense to carry both, particularly if the family plan has a high deductible. Student insurance provides 100% of the reasonable and customary emergency out-patient treatment costs associated with accidents and life-threatening conditions, after the deductible for the academic year has been met.

Second, student health insurance is very reasonable compared to health care costs in general.

Third, if your premiums are extremely high for dependent coverage, it may be more economical to carry the student under student health insurance.

Fourth, your HMO or PPO plan may only cover your student while in the home area. If your plan has that requirement, student health insurance may be a good supplement while at school.

Fifth, student health insurance is important if the student will be dropped from the family plan anytime during the year. Remember the sign-up period for student health insurance is normally at the beginning of each semester. However, individuals whose coverage has terminated may, within 30 days of termination, sign-up for student health insurance.

Sixth, a student who is graduating may purchase optional coverage at the student rate 3 months if covered during the last period of enrollment.

Seventh, the insurance fee will be assessed to all students enrolled for 9 semester hours of on-campus classes. Most family/dependent coverage plans require the student have 12 hours of classes in order to qualify for their coverage.

These are all ways in which student health insurance may be of benefit to the family. Each example is provided to assist you in making the best choice.

FOR MORE INFORMATION:

Contact the Student Health Insurance Office Staff at (309) 298-1882.

Address: Lower Level of Beu Health Center; Macomb, IL 61455