University of Wisconsin System

2015-2016 International Student Insurance Plan
At a Glance........

Eligibility: All registered international students and scholars holding non-immigrant visas are required to purchase this insurance plan unless evidence of comparable coverage satisfactory to the school is furnished at the time of registration. All spouses, domestic partners, and dependent children of insured students are also eligible to enroll.

<table>
<thead>
<tr>
<th>Policy Maximum Benefit</th>
<th>Unlimited</th>
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<tbody>
<tr>
<td>SHS Charges</td>
<td>100% of covered medical expenses</td>
</tr>
<tr>
<td>In-Network Coinsurance</td>
<td>Preferred provider benefits are paid at 100%</td>
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<tr>
<td>(the preferred provider organization for this plan is HealthEOS Plus by MultiPlan)</td>
<td></td>
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<tr>
<td>Out-of-Network Coinsurance</td>
<td>Non-preferred provider benefits are paid at 80% of reasonable and customary until $10,000 in out-of-pocket expenses have been met, then 100%</td>
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<tr>
<td>Outpatient Physician Visits</td>
<td>$25 copay per visit</td>
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<tr>
<td>Hospital Emergency Room</td>
<td>$100 copay per visit (waived if admitted)</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>Catamaran network pharmacy; $15 copay per generic; $30 copay per brand; $50 copay per non-formulary</td>
</tr>
<tr>
<td>Intercollegiate Sports</td>
<td>Benefit is payable same as any Injury</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100% if preferred provider used. No benefit for non-preferred provider.</td>
</tr>
</tbody>
</table>

- For information about student health insurance go to the Student Assurance Services Inc. web site at [www.sas-mn.com](http://www.sas-mn.com).
- For Travel Benefits: Global Emergency Services is provided through Assist America. (This includes repatriation and evacuation).
- Talking to a Nurse About a Health Concern: Students enrolled in a Student Assurance Services plan are given a toll-free number to receive free nurse consultation services at [Ask Mayo Clinic](http://www.askmayoclinic.com). Covered students can talk to a nurse any hour of the day, 365 days a year.
- Optional Coverages: You can purchase insurance for a spouse, domestic partner, or dependent.
- Online Services: You can view your coverage and claims, order an ID card, obtain a claim form, brochure & enrollment form, and view other products & services 24 hours a day, by going to the Student Assurance Services web site.
- Preferred Provider List: To identify a preferred provider in your area, go to [www.healtheos.com](http://www.healtheos.com). Click on “Search for a Doctor or Facility”; click on “HealthEOS” and then click on “Continue”. You can now begin your search for a doctor or facility. You can also go to [www.multiplan.com](http://www.multiplan.com) to locate a preferred provider outside of Wisconsin.
- Preferred Provider Pharmacy: To identify a preferred pharmacy in your area, go to [www.mycatamaranrx.com](http://www.mycatamaranrx.com).

This is only a summary. A complete description of the plan benefits, exclusions and limitations can be found in the 2015-2016 brochure which will can be found on the company website: [www.sas-mn.com](http://www.sas-mn.com) in July.

Annual Premiums
- Student Only: $1,427
- Spouse: $1,427
- Each Child: $1,427

STUDENT ASSURANCE SERVICES, INC.

A-UW System Presentation - International-HC
Important things to remember:

1. Once you are enrolled in the insurance program, you will receive two identification cards in the mail. One is your medical insurance card which includes Catamaran network pharmacy information and the other is your travel assistance card (Global Emergency Services). Keep your insurance card with you when you go to the doctor and to pick up medication. They will want to see this card to know what kind of insurance you have. The Global Emergency Services brochure has a detachable card. You should detach this card and keep it with you. The Global Emergency Services program helps you if you become seriously ill and need a medical escort to your home country after hospitalization; if you are hospitalized for more than seven days and you wish a family member to come to be with you, they will assist you with this process; in case of death, they will help with legal formalities and return mortal remains to a student’s home country. Other services are listed in their brochure, but the most important thing to remember is that Global Emergency Services must be notified FIRST. They will not reimburse you for any services you pay for….they take care of all services for you.

2. You will also receive information about a nurse help-line called Ask Mayo Clinic. You can call to talk to a nurse about your medical concerns 24 hours a day, 7 days a week.

3. General questions about this policy, call Candy or Ryan: (800) 328-2739.

4. Questions about your claim, call Lynn: (800) 328-2739, extension 223.

5. Your school insurance plan uses a special group of providers to give you a discount. These providers are called preferred providers and are part of the HealthEOS network of doctors and facilities. By using these providers you receive a discount for their services. Aurora system providers give you the best discount. Other participating providers can be found on www.healtheos.com. To locate providers outside of Wisconsin, go to www.multiplan.com.

6. Your prescriptions need to be purchased at a participating pharmacy. Go to www.mycatamaranrx.com to locate a pharmacy in your area. No benefits are provided if you use any pharmacy that is not part of the Catamaran network.

7. Student Assurance Services has a web page (www.sas-mn.com) that can provide you with:
   a. A student medical insurance brochure.
   b. Your coverage and your claim information.
   c. Claim Form – A claim form is not always necessary to complete but may be requested.
   d. You can request an additional Identification Card if you misplace your card.