

Guide for using the WSU Graduate Student Health Plans

This guide is intended to help graduate students, especially those off campus, to navigate their health plan in order to get the most benefit.

Plan Types:

Students on assistantship, both domestic and international, are automatically enrolled in the **insurance plan for Graduate Assistants**. This is a medical, vision and dental plan.

International students holding F1 or J1 visas and who are NOT on assistantship– will automatically be enrolled in the standard **ISHIP plan** which is the same plan as for graduate assistants (above), but **excludes dental** insurance.

Contact WSU's **Cougar Health Services (CHS)** office (Pullman, WA) if you are not certain which plan you have: student.insurance@wsu.edu

IMPORTANT: *In the United States individuals are responsible for their medical coverage expenses. It is important for students to understand that even with insurance, the patient will have most often have a financial responsibility. That is why it is important to know your plan and the amount of coverage. When possible, visit with your medical provider, clinic, and/or hospital in advance of service to learn about costs and estimated patient responsibility.*

Learn more here:

WSU Cougar Health Services (CHS)

<https://cougarhealth.wsu.edu/studentinsurance/insurance-coverage-assistance/>

This year's plan will be provided by United Healthcare Student Resources. The plan starts on August 16, 2020 for graduate students on assistantship and Health Science students. The international student plan (for international students NOT on assistantship) starts on August 1, 2020. Your deductible for the 2020-2021 plan will be \$0 for services provided by Cougar Health Services and \$500 for services from other providers that are preferred providers. All Cougar Health Services providers are preferred as well as many other providers in the Pullman area. There is a \$1000 deductible for out of network providers. Your deductible is the amount of expenses you must pay out of pocket before the insurance company will pay any expenses.

The 2020-2021 plan is a preferred provider organization or "PPO" plan. It provides a higher level of coverage when Covered Medical Expenses are received from healthcare providers who are part of the plan's network of "Preferred Providers." **The provider network for this plan is Choice.**

The plan also provides coverage when Covered Medical Expenses are obtained from healthcare providers who are not Preferred Providers, known as "Out-of-Network Providers." However, a lower level of coverage may be provided when care is received from Out-of-Network Providers and the Insured Person may be responsible for paying a greater portion of the cost.

To receive the highest level of benefits from the plan, the Insured Person should obtain covered services from Preferred Providers whenever possible. The easiest way to locate Preferred Providers is through the plan's web site at www.uhcsr.com. The web site will allow the Insured to easily search for providers by specialty and location. The availability of specific providers is subject to change without notice.

The plan also provides additional benefits, including:

- **HealthiestYou**, a 24-hour telehealth service that connects you with a board-certified physician via phone or video chat for a consultation, diagnosis and treatment – a great option for WSU Pullman students to use on evenings, weekends or holidays when Cougar Health Services is closed! Healthiest you also provides a national virtual counseling service where you can get the help you want, the way you want it. This service provides access to psychologists, marriage and family therapists, clinical social workers, and licensed professional counselors. These licensed counselors will be available to you via ongoing text communications, live chat, phone, video, or groupinars.
- **Student Assistance Program**, a set of services including 24/7 counseling, assistance with legal and financial issues, and mediation services
- **Global Emergency Services**, a program providing you (as well as your spouse and/or dependent children if they are enrolled) with access to doctors, hospitals, pharmacies and certain other services when faced with a travel or medical emergency while traveling 100 miles or more from your permanent residence

Length of coverage:

Graduate Students ON assistantship	8/16/20-12/31/20 for Fall
	1/1/21-8/15/21 for Spring
International Students NOT on assistantship (ISHP plan)	8/1/20-12/31/20 for Fall
	1/1/21-7/31/21 for Spring

On or before September 1, enrollment will be completed and you will be able to create an online account with United Healthcare Student Resources (UHCSR) through their app or website. If you have questions about seeing a provider before September 1, please contact [WSU Cougar Health Services \(CHS\)](#). **At the beginning of each semester** there may be a delay with the eligibility until all of the assistantships have been processed. If you need services and your provider is not showing that you are eligible, please call Becky at CHS at 509-335-5834.

Insurance cards are only available online through UHCSR and Delta Dental websites after signing in or on the UHCSR App.

You can use UHCSR's free **mobile app** for iOS and Android to get your ID card, check the status of your claims and upload documents. Please visit <https://cougarhealth.wsu.edu/studentinsurance/online-account-creation/>

You will be able to use your account to:

- Create an online account
- Print an ID card
- **Look up preferred providers**
- Submit claims (and access claim forms)
- Monitor claim status
- **View [summary of benefits and coverage](#)**
- View [plan full policy](#)

Your **dental insurance** provider (for **Grad Assistant plan only**) is [Delta Dental](#). Visit Delta Dental to:

- Register online
- Print an ID card
- **Look up preferred providers**
- Monitor claim status
- **View [plan brochure](#)**
- View [plan summary](#)

Please review these helpful notes from WSU Cougar Health Services (CHS) about using the plans:

The deductible is \$0 if you're seen at CHS (applies to CHS Contractors in Spokane and Yakima), and \$500 for other providers (outside of CHS) that are preferred providers. \$1000 deductible for out of network providers. Your deductible is per policy year, based on when your coverage began. The deductible for dependents is \$500 per policy year for preferred providers, \$1000 deductible for out of network providers.

- TIP: **At CHS, the deductible is \$0** because students in Pullman pay a Health Center fee. Students that aren't in Pullman do not pay this fee.
- TIP: **How do I find a preferred provider? And, why is that best?** If you can't go to the Student Health Center, don't worry. Our plans include access to a national network of health care providers. You can easily search the network from your school's [Student Insurance](#) page. The network search is also available from My Account and from the UHCSR app. [App Store](#), [Play Store](#). Preferred providers are those doctors and facilities that have agreed to provide a negotiated discount to members of UnitedHealthcare insurance plans. This may lower your out of pocket costs for services received. **The provider network for this plan is Choice.**

Preventative services are covered at 100% when using a Preferred Provider. Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No Deductible, Copays, or Coinsurance will be applied when the services are received from a Preferred Provider.

Prescription benefits are 80% for generic and 70% for branded (no deductible if using Cougar Health Services). You can use your insurance at any pharmacy, but outside of CHS you will have to pay for the prescription upfront (deductible will apply) and then submit a claim to the insurance company for reimbursement. Go here to file a claim: <https://cougarhealth.wsu.edu/documents/2018/08/student-insurance-reimbursement-claim.pdf/>

- TIP: A great benefit to students that are not on the Pullman campus is to call the CHS pharmacy in Pullman (509-335-5742) for mail order prescriptions (ask the CHS Pharmacy if your prescription is eligible and what your cost will be). The CHS pharmacy will need 3-5 business days to fill and mail your prescription. Please give them plenty of notice before you need a refill.

The plan pays for 80% of surgery costs and hospital bills, for preferred providers after your annual deductible has been met. If you need to have surgery, contact CHS in advance for guidance. There is an emergency room co-pay, which is waived if you are admitted.

Mental Health Services: Find a provider through the USCHR website, and you can use any United Healthcare counsellor with your insurance. The annual deductible, co-pays and coinsurance would be applicable for these visits. [HealthiestYou](#) also provides a national virtual counseling service where you can get the help you want,

the way you want it. This service provides access to psychologists, marriage and family therapists, clinical social workers, and licensed professional counselors. These licensed counselors will be available to you via ongoing text communications, live chat, phone, video, or groupinars.

Online Medical Assistance: [HealthiestYou](#), a 24-hour telehealth service that connects you with a board-certified physician via phone or video chat for a consultation, diagnosis and treatment – a great option to use when Cougar Health Services is closed or otherwise not available at your location!

The UHCSR health plan has coverage worldwide, so you can take it abroad. You will be responsible for the bills, but CHS will assist with your claim. Contact CHS for questions/assistance.

UHCSR Vision benefit: You may go to any optometrist. No deductible, will pay up to \$65 for an exam and \$200 for lenses and frames every year. Most providers will submit the claim for you, however there are providers that will not and you will need to submit the claim to UHCSR yourself.

- TIP: The CHS Vision Clinic will submit your claims directly to UHCSR for you.
- TIP: Vision exams at CHS Vision Clinic (Pullman) are covered at 100%! CHS also has a great Cougar Package for \$200!

Delta Dental benefit (Graduate Assistant plan only): Two cleanings are covered per policy year at 90%. Fillings are covered at 60%, with a \$50 deductible if you go to a network provider (Delta Dental Services). The annual maximum benefit is \$1,000. Make sure to present your dental insurance card and not your medical insurance card at dental appointments.

WSU Cougar Health Services Contacts:

- <http://chs.wsu.edu>
- CHS Pharmacy in Pullman, 509-335-5742
- CHS Billing, 509-335-3575, #3
- Becky Meyer, Insurance Specialist, 509-335-6758, student.insurance@wsu.edu
 - TIP Contact CHS with unpaid claims or claim disputes; coverage questions; specific questions regarding your insurance coverage based on your situation (e.g., with or without graduate student assistantship); or any insurance related questions.