

Guide for using the WSU Graduate Student Health Plans

This guide is intended to gather policy and tips to help CAHNRS graduate students, including those away from Pullman, to navigate their health plan to help get the most benefit.

Plan Types:

1. **Graduate Assistant Plan:** 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.
2. **ISHP Plan:** International students holding F1 or J1 visas and who generally 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.

If you are not certain which plan you have, contact WSU's **Cougar Health Services (CHS)** 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: [Common Insurance Terms \(wsu.edu\)](#)

Length of coverage:

Graduate Students ON half-time assistantship	8/16/23-12/31/23 for Fall
	1/1/24-8/15/24 for Spring
International Students NOT on assistantship (ISHP plan)	8/1/23-12/31/23 for Fall
	1/1/24-7/31/24 for Spring

The 2023-24 health/vision plan will be provided by United Healthcare Student Resources. The plan starts on August 16, 2023 for graduate students on assistantship and Health Science students. The international student plan (for international students NOT on assistantship) starts on August 1, 2023.

[View plan brochure.](#)

[View Certificate of Coverage \(full plan policy\)](#) – ***IMPORTANT—near the end of this document (following page 80) are WSU-specific coverages, including vision – which may be absent from the standard coverage information in the earlier pages of the policy.**

The 2023-2024 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:

Your insurance benefits include access to many different services to support your health and well-being, including:

- **Healthiest You (by Teledoc):** 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 our medical clinic is closed! This service also provides national virtual counseling that lets you get the help you want, the way you want it. You can access psychologists, marriage and family therapists, clinical social workers, and licensed professional counselors 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. The toll free # is on your student health Insurance ID card, or through "My Account" found online.
- **Global Emergency Services:** You (as well as your spouse and/or dependent children if they are enrolled) get 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. Please see Section 23 on the [Certificate of Coverage](#).

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 509-335-6758.**

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/billing-and-insurance/student-insurance/create-a-uhcsr-online-account/>

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
- Review policy information

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 summary](#)

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

Your deductible for the 2023-2024 plan will be \$0 for services provided by CHS (applies to CHS Contractors in Spokane and Yakima) 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. 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 Pullman students 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 can be filled at any pharmacy contracted with Optum or Cougar Health Services Pharmacy. If you need to use a pharmacy outside of Cougar Health Services, please go to <https://welcome.optumrx.com/rxexternal/external-pharmacy-locator?type=PDPClientPharmacy&var=NPNUHC01&infoid=NPNUHC01&page=insertpar=>

\$20.00 Copay for Tier 1, \$40.00 Copay for Tier 2 & \$80.00 co-pay for Trier 3
Up to a 31 day supply per prescription filled at a Optum Pharmacy or Cougar Health Services Pharmacy no deductible is applicable. If you use an out of network pharmacy 80% co-ins for generic drugs, 70% coinsurance for brand name after deductible.

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. <https://www.teladoc.com/> 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: <https://www.teladoc.com/>, 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: Pullman students only--Vision exams at CHS Vision Clinic (Pullman) are covered at 100%! CHS also has a great Cougar Package for \$200! CHS Vision Clinic will submit your claims directly to UHCSR for you.

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.

There is additional dental coverage included with your United Healthcare medical plan, but is for **injury only**.

WSU Cougar Health Services Contacts:

- <http://chs.wsu.edu>
- CHS Pharmacy in Pullman, 509-335-5742
- CHS Billing, 509-335-3575, #3
 - 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.
- **Becky Meyer, Insurance Specialist, 509-335-6758, student.insurance@wsu.edu**
 - TIP: Contact Becky Meyer if you run into any problems or need special assistance in using your health insurance.