

CampusCare

Student Health Benefit Program

CampusCare offers comprehensive supplemental health benefits to eligible students at the University of Illinois Chicago, Rockford, and Peoria campuses. Below is a brief listing of the program highlights. For more complete information including benefits, limitations, and exclusions refer to the Certificate of Coverage at: www.uic.edu/hsc/campuscare/chicago

Eligibility: 2005-2006 Academic Year

Important!! All students who are assessed the Student Health Insurance Fee as part of their tuition are automatically enrolled in CampusCare. Students with equivalent health insurance coverage can opt out of the CampusCare Program by submitting the online Waiver Form by **February 5, 2006**. CampusCare Identification Cards will be available at: www.uic.edu/hsc/campuscare/chicago.

CampusCare is also available to qualified family members such as a spouse and unmarried children under 19 years of age, or under 23 years of age when enrolled as a full-time student at an accredited institution of higher learning and who is not self-supporting. The **Dependent Enrollment Form** and the **Waiver Form** can be found at: www.uic.edu/hsc/campuscare/chicago.

Benefit Highlights*

100% Inpatient Hospitalizations	100% Outpatient Hospitalizations
100% Emergency Services	80% Ambulance
100% Physician Visits after \$10 copayment	100% Physical Therapy
100% Home Health Care	100% Durable Medical Equipment
Annual dental exam and x-rays at no charge	Annual eye exam at no charge
100% Inpatient Mental Health Care after \$100 per day copayment	
100% Outpatient Mental Health Care after \$20 per visit copayment	
100% Inpatient Substance Abuse Care after \$100 per day copayment	
100% Outpatient Substance Abuse Care after \$20 per visit copayment	
100% Pharmacy after \$20 brand and \$10 generic copayment [#]	
No exclusions for pre-existing conditions	

* Exclusively for Medically Necessary services authorized or provided by a CampusCare Health Center physician. All services must be provided at the University of Illinois Medical Center and Clinics or a contracted network provider, unless they meet Emergency Care guidelines or as preauthorized by the CampusCare Medical Director or designee.

[#] The University of Illinois Medical Center Pharmacy is the preferred pharmacy and requires only a copayment for formulary prescriptions. Maximum benefit of \$2,500 a year.

* Discount drug card available for use at other CampusCare Pharmacy Network locations where Members must pay for medications and submit qualified claims for reimbursement.

Enrollment Options Form Submission Deadline

➔ **February 5, 2006** ←

For more details, visit our web site @ www.uic.edu/hsc/campuscare/chicago

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What's New in Student Health Benefits..... for the 2005-2006 Academic Year

Key Features of the *CampusCare* Health Benefit Program:

- All covered services must be provided or authorized by a *CampusCare* Health Center Physician and provided at the University of Illinois Medical Center and Clinics or contracted *CampusCare* Network Provider, unless they meet the Emergency Care guidelines or as preauthorized by the *CampusCare* Medical Director or designee.
- **UIC Department of Family Medicine** is the designated *CampusCare* Health Center for students on the Chicago Campus.
- All services provided outside the UIC Department of Family Medicine **require a referral** prior to receiving services.
- Services provided that are not authorized will be denied payment and will be the student's full financial responsibility.
- Students are responsible for copayments for physician office visits, mental health and substance abuse services and for covered prescription drugs.

Additional Benefits

Dental

Dental benefits offered through UHP Dental provide comprehensive reduced fee-for-service dental care at over 11,000 participating dentists nationwide.

- Annual exam and x-rays at no charge at select network providers
- No claim forms to fill out
- No deductibles
- No limits on dental services
- No age or pre-existing condition restrictions

To locate a participating dentist, log onto www.uic.edu/hsc/campuscare/chicago

Be sure to mention that *CampusCare* accesses the Dental Directory Services, DDS.

Vision

Vision benefits offered through UHP Vision provide a reduced fee-for-service vision plan at nearly 13,000 independent and retail optical locations (including Pearle and Lens Crafters).

- Annual eye exam at no charge at select network providers
- Students can save up to 60% on eyeglasses, nonprescription sunglasses and contact lenses
- Students can save 20% - 60% on most major brands of soft lenses including disposables, torics, and bifocals delivered to your door

To locate a participating eye care provider, log onto www.uic.edu/hsc/campuscare/chicago

Discount Prescription Drugs

When it is difficult to access prescription benefits at the *CampusCare* preferred pharmacy at University of Illinois Medical Center, students can use the *CampusCare* Discount Prescription Program through Medco Health Pharmacy Service.

- Save up to 30% at participating pharmacies
- Save up to 40% on home-delivered medications such as medications for chronic conditions like high blood pressure, diabetes or asthma
- Students pay for medication and submit a claim

To locate a participating pharmacy, log onto www.uic.edu/hsc/campuscare/chicago

Hearing Instruments / Care

- Hearing screening at no charge at select network providers
- Discount on hearing aides at over 1,200 Beltone locations
- Up to 60% off retail prices on more than 80 models of major brand hearing instruments

For more details, log onto www.uic.edu/hsc/campuscare/chicago

Life Insurance

Offered by Reliance Standard Life Insurance Company

- \$2,500 Life Insurance

A certificate of coverage is available for download after waiver deadline @ www.uic.edu/hsc/campuscare/chicago

Accidental Death and Dismemberment

Offered by Reliance Standard Life Insurance Company

- \$2,500 Accidental Death and Dismemberment

A certificate of coverage is available for download after waiver deadline @ www.uic.edu/hsc/campuscare/chicago

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Important Dates and Deadlines

Coverage Dates, Waiver and Reinstatement Deadlines

Semester	Coverage Starts	Coverage Ends	Deadlines
Fall 2005	08/22/05	01/08/06	09/18/05
Spring 2006	01/09/06	05/28/06	02/05/06
Summer 2006	05/29/06	08/27/06	06/13/06

Waiver Process

- **Waiver Forms may only be submitted electronically and must be submitted by the published deadline.**
- Details regarding other insurance coverage must be provided.
- *CampusCare* will verify that the coverage is equivalent and provide email notification of acceptance or denial of waiver request.
- Denial of waivers submitted after the deadline or due to inadequate coverage is final.
- Once approved, waivers remain in effect unless and until a Reinstatement Application Form is submitted by the published deadlines.

Rates: 2005-2006 Academic Year

Premiums are automatically billed with tuition and payable in full unless a Waiver is approved.

	Fall	Spring	Summer
Student	\$363.00	\$363.00	\$239.00
Spouse*	\$969.00	\$969.00	\$644.00
All Children*	\$488.00	\$488.00	\$322.00

*Student must also be insured

Reinstatements

Students who waive *CampusCare* may reapply for coverage during the enrollment period at the beginning of the semester by submitting a Reinstatement Application Form electronically by the published deadline. The Reinstatement Application Form can be found at www.uic.edu/hsc/campuscare/chicago.

If you are currently covered under a parent's plan and waive CampusCare coverage, you may re-apply for coverage at a later date by submitting a Reinstatement Application Form during the Enrollment Options period at the beginning of the semester in which your coverage ends.

For more details, visit our web site @ www.uic.edu/hsc/campuscare/chicago

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Q - How does *CampusCare* work?

A - Eligible students and dependents who need medical care will make an appointment with a *CampusCare* Physician available in the Family Medicine Department at University of Illinois Medical Center at Chicago Outpatient Care Center. The phone number, location and hours of operation are listed below. *CampusCare* Physicians will coordinate your medical services and authorizations for covered services to ensure your health care needs and subsequent claims are handled quickly and accurately. Please note, a *CampusCare* Health Physician must preauthorize all referrals.

University of Illinois Medical Center at Chicago	<u>Hours of Operation</u>
Family Medicine Department	Monday, Tuesday & Friday: 8:30 AM – 5:00 PM
Outpatient Care Center 1801 West Taylor Street, 4E	Thursday: 8:30 AM – 7:30 PM Wednesday: 9:30 AM – 5:00 PM
Chicago, IL 60612	Saturday: Urgent Care Only, 9:00 AM – Noon

Appointments Required: Call (312) 996-2901

Q - If I am a UIC student and enrolled in *CampusCare* can I go to any doctor I want?

A - **NO.** The *CampusCare* Physicians of the Family Medicine Department located at the University of Illinois Medical Center at Chicago Outpatient Care Center are the primary care providers for all UIC students and dependents enrolled in *CampusCare*. This means that unless you need emergency care, you **must** see a *CampusCare* Physician when you need medical attention. Should you need a service not offered by a *CampusCare* Physician or facility, your *CampusCare* Physician will provide you with a referral through the preauthorization process and direct you to a specific provider.

Q - What do I do if I have an emergency?

A - In the event of a **Life-Threatening Emergency**, call your local Emergency Medical Services by dialing 911 or go to the nearest hospital. Within 48 hours of receiving emergency treatment, or by the next business day, students **must contact the *CampusCare* Program office** at 312-996-4915 for notification and authorization. *CampusCare* provides 100% coverage for life-threatening emergencies. If *CampusCare* determines that for any reason the services were not medically necessary or that the event was not a life-threatening emergency, coverage and payment will be denied.

In the event of an **Urgent or Non-Life Threatening Emergency**, call your *CampusCare* Health Center Physician at the number listed on the back of your *CampusCare* Identification Card and ask to speak with a nurse or other health care provider (physician or nurse practitioner). These trained medical personnel will offer clear, concise advice regarding your urgent medical need and direct you, as needed, to the appropriate medical facility.

For more information on the emergency guidelines or a definition of emergency, please refer to your Certificate of Coverage.

Q - Are there deductibles or copayments with *CampusCare*?

A - There are no deductibles. However, students will be responsible for a copayment for all physician office visits and copayments for covered medications of \$20 for brand and \$10 for generic medications. Some ancillary benefits such as vision and dental services require payments at the discounted price.

Q - Why should I consider the *CampusCare* Program?

A - Good health care is essential for your academic success. When you need health care coverage, you want it to be dependable, efficient, effective, convenient and affordable so you can get back to studying and on with your life. A quality health benefits program is an important adjunct when seeking health care. The University of Illinois recognizes the importance of health benefit coverage and therefore offers the *CampusCare* program to all registered students.

STUDENTS: TAKE THESE ACTIONS!

- 1. Review**
Students are automatically enrolled in *CampusCare* unless a Waiver Form is submitted electronically by February 5, 2006. Review the program benefits described in the Certificate of Coverage.
- 2. Decide**
If you intend to waive coverage, proof of alternate coverage must be provided through the Waiver process. Visit the *CampusCare* website for details @ www.uic.edu/hsc/campuscare/chicago
- 3. Follow-up**
Make sure your decision is correctly reflected on your Account Statement each term. Accuracy will depend on timely submission of Waiver, Dependent Coverage, and/or Reinstatement Forms by the published deadlines. Final eligibility is determined when Premiums are paid in full.