



2026-27

Benefits Guide

Student Insurance
School of Medicine (MD & MSA) & School of Pharmacy



Welcome to Benefits Enrollment for the 2026-2027 School Year!

Benefits can be confusing, but are an essential component to protect your health and well-being while you are a student here at the Medical College of Wisconsin (MCW). The purpose of this benefits guide is to provide an overview of insurance plans available to you as an MCW student.

United Healthcare Student Resources

MCW offers students health insurance through United Healthcare Student Resources (UHCSR).

We strive to offer the best comprehensive medical coverage at the most affordable cost. This year we were able to secure benefits with UHCSR.

To choose the best health plan for you and your family (if applicable), we encourage you to read this guide. Once you have made your decisions, follow the instructions on page 4 to submit your insurance selections or declinations during your assigned open enrollment period communicated to you via your MCW e-mail.

If you need assistance or have questions about the health insurance plan, please contact Customer Service by calling 800-767-0700 or emailing customerservice@uhcsr.com.

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Benefits Website

Explore the Benefits website today! All of your benefit information is accessible through your desktop or mobile device.



Benefits Guide

Our digital benefits guide is now one click away!



Contact Information

Need to find carrier contacts? Our benefits website lists and links all of this for you to conveniently access.



Benefit Details

Did you know MCW offers a student assistance program, telehealth visits, dental and vision insurance, and other additional benefits that could help you save money?

Learn more about the benefits available to you and your dependents by visiting the website.

mcw.myahpcare.com





Instructions

Incoming & Current Students

- Login to Banner (MCWConnect) using your Student ID/Password.
- Navigate to the Student Insurance card and click on Open Enrollment.
- Complete ALL sections of the enrollment form, starting with the student information “Home Page.”
- Once the enrollment form is complete, please submit it online.
- Upon submission, you will receive an email confirmation, at your MCW email, informing you of your health benefit elections.



Signing Up for the UHCSR portal is Easy!

1. Visit uhcsr.com/myaccount and click Create Account.
2. Enter your First and Last Name, DOB and either your Email, Student ID or Student Resources ID.
3. Create your Username and Password and click Next to activate your My Account
4. Login using the Username and Password you just created.
5. Verify your identity using either your email or cell phone number. UHC will send a code to you to enter to complete your verification.

Health Insurance



All students are required to have health insurance.

However, this does not mean that you must enroll in MCW's health insurance. The following are your four options for coverage:

1. You may be covered under your parent's insurance policy (until you are age 26).
2. You may be covered by a spouse's insurance policy.
3. You may sign up for the one MCW health insurance plan, offered through UHCSR.
4. You may be covered under a private health insurance plan.



Enrollment Requirements

Medical College of Wisconsin requires students to enroll in or to Waive Coverage. To enroll in health coverage or to waive health coverage (if you are covered under another health insurance plan through the end of the academic year or semester) just follow these three easy steps:



To **ENROLL** in Health Insurance Coverage:

- Login to Banner (MCWConnect) using your Student ID/Password.
- Navigate to the Student Insurance card and click on Open Enrollment.
- Complete ALL sections of the enrollment form, starting with the student information "Home Page."
- Once the enrollment form is complete, please submit it online. Upon submission, you will receive an email confirmation, at your MCW email, informing you of your health benefit elections.

Please Note: You will not be able to switch in or out of the plan during the contract year, which runs thru June 30, 2027, unless you have a qualifying life event (such as turning 26, getting married or divorced, having a child, etc.). If you do not have a qualifying life event, you will need to wait until the next open enrollment period, which is during the month of May each year.



To **WAIVE** Health Insurance Coverage:

- Login to Banner (MCWConnect) using your Student ID/Password.
- Navigate to the Student Insurance card and click on Open Enrollment.
- Complete ALL sections of the enrollment form, starting with the student information "Home Page."
- Once the enrollment form is complete, please submit it online. Upon submission, you will receive an email confirmation, at your MCW email, informing you of your health benefit elections.

If you need assistance or have questions about the health insurance plan, contact Customer Service by calling 800-767-0700 or emailing customerservice@uhcsr.com.





Medical

MCW partners with UnitedHealthcare Student Resources (UHCSR) for the administration of the medical plans, utilizing the ChoicePlus Network. Members who stay within the network of UHC providers will receive a greater benefit as participating providers have agreed to negotiated fees for services. In addition to utilizing the same network, the plan offers:

- In-network preventive care at **no cost**
- Coverage for the same contracted benefits and medications
- Telehealth services through UHCSR HealthiestYou

To learn more about programs and resources available to you, call **800-767-0700** or visit **uhcsr.com/mcw**.

UHC ChoicePlus PPO	In-Network	Out-of-Network
Medical Deductible	\$1,000 Single	\$2,500 Single
Coinsurance	90%	70%
Out-of-Pocket Maximum	\$2,500 Single	\$7,500 Single
Diagnostic Services	Deductible Applies	Deductible & Coinsurance
Office Visit Copay	\$15 Copay	\$15 Copay
Specialist Copay	\$15 Copay	Deductible & Coinsurance
Preventive Services	Select Services Covered in Full	Deductible & Coinsurance
Virtual Visits	HealthiestYou: \$0 Copay Your Provider: \$15 Copay	Deductible & Coinsurance
Emergency Care	\$250 Copay	\$250 Copay
Urgent Care	\$75 Copay	\$75 Copay
Hospital Services	Deductible & Coinsurance	Deductible & Coinsurance

Effective 7/1/2026, your medical deductible will need to be satisfied under the UHCSR plan.

Prescription Drugs	Retail	Mail Order
Tier 1	\$10	\$37.50
Tier 2	\$50	\$100
Tier 3	\$70	\$150

Effective 7/1/2026, there is a \$150 prescription drug deductible that must be met before copays apply.

PPO Plan	Monthly Rate
Student Only	\$504.75
Student + 1	\$1,009.50
Family of 3	\$1,514.25
Family of 4	\$2,019.00

Students are always encouraged to check coverage ahead of receiving treatment/services.



Important Health Plan Phone Numbers

These numbers will be found on the students ID card, myaccount, MCW/UHCSR website, and in the benefits guide.

- UHC Customer Service: **800-767-0700**
Monday - Friday, 7:00 a.m. - 7:00 p.m. CST
- Email: **customerservice@uhcsr.com**
- Optum/Rx Customer Service
- Optum Specialty Pharmacy – Members requiring pharmacy authorizations and specialty medications
- To set up Mail-Order
- Optum maintenance medications are available for 90-day supply 2.5 times the retail copay up to a 90-day supply
- **Find a Pharmacy:** Use this **Pharmacy Locator Tool** for a specific area

For plan details, go to uhcsr.com/mcw.

For Students Waiving Health Insurance Coverage

Health insurance coverage at MCW is mandatory. However, if you are already covered as a dependent on your parent's or spouse's plan, or if you already have private health insurance you wish to keep, you may waive the enrollment within the open enrollment form in MCWconnect.

UHC ChoicePlus Network

Below is a list (limited, not all inclusive) of Wisconsin-based providers and major health care systems in their network.

- Froedtert Memorial Lutheran Hospital
- Medical College of Wisconsin
- Ascension Wheaton Franciscan Healthcare
- Midwest Orthopedic Specialty Hospital
- Orthopedic Hospital of Wisconsin
- Ascension Columbia St. Mary's Hospital
- Ascension Wheaton Franciscan St. Joseph
- Ascension Wheaton Franciscan Healthcare
- Ascension Sacred Heart Rehab
- Aspirus Health Care
- St. Vincent Hospital
- St. Mary Hospital
- Bellin Memorial Hospital
- Aurora Health Care System
- ProHealth System

Teladoc

When you're under the weather, there's no place like home. And when you're constantly on the go, scheduling a doctor's appointment can easily move down your priority list. Virtual medicine is a convenient and easy way to connect with a doctor on your time.

UnitedHealthcare Student Resources and HealthiestYou have partnered together to provide access to doctors and mental health care from anywhere you are, even while traveling internationally.¹ All services are free for students covered under the UHCSR insurance plan; services are available for all other students for a fee, as noted below. From the HealthiestYou app or website, you can get:



General Medical

- Talk to a licensed doctor 24/7 by phone or video from anywhere
 - Cold & flu
 - Allergies
 - Bronchitis
 - Bladder infection
 - Urinary tract infection
 - Respiratory infection
 - Pink eye
 - Sore throat
 - Stomachache
 - Sinus problems
- \$0 for UHCSR students
- \$55 for non-UHCSR students



Mental Health

- Choose a therapist and schedule an appointment by phone or video
- 7 days a week (7 a.m. to 9 p.m.)



Therapist

- \$0 for UHCSR student
- \$90 for non-UHCSR student



Psychiatrist

- \$0 for UHCSR Insured
- \$220 for non-UHCSR students' first visit
- \$100 for non-UHCSR students' ongoing visits

Note: UHCSR plan resources are separate from mental health services provided by ComPsych Student Assistance Program, MCW Health & Wellness, and Froedtert Behavioral Health, which are available at no cost to all MCW students regardless of their insurance plan.

¹Relationship must be established with a provider in the U.S. prior to traveling internationally.

Get care when you need it. Call 855-870-5858 or download the app today!

Please note: The Froedtert Hospital telehealth services are not in network providers within the UHCSR provider network. To access telehealth services please use UHCSR HealthiestYou via the phone number listed, the app, or **website**.





Survivor Benefits & Income Protection

Enrollment in basic Life, Accidental Death & Dismemberment (AD&D) and Long-term Disability (LTD) insurance is mandatory for School of Medicine (MD and MSA) students.



Basic Life Insurance

You will receive \$50,000 in basic life insurance. All benefits terminate upon no longer being a full-time student at MCW.

Basic AD&D Insurance

Accidental Death & Dismemberment insurance is a policy that pays a beneficiary of your choice, if the cause of death is an accident. It is attached to your life insurance policy.

Your principle sum is equal to the amount of your basic group term life insurance amount in force.



Long-Term Disability Insurance

The elimination period (the time between an injury and the receipt of benefit payments) is 90 days.

The total disability benefit is \$1,000 during the first two years of school and \$1,500 after completing two years of school.

The loan payoff maximum benefit is \$100,000 and the maximum benefit period is a lifetime.



Dental

Dental insurance through CarePlus (Dental Associates and Midwest Dental Provider Networks) is **optional for all students**.

Tier 1 Only

- Cleanings and exams do not apply towards the Annual Maximum.
- Network dentists will provide an electronic toothbrush following the member's first cleaning appointment.



CarePlus Dental Plan	Tier 1	Tier 2
Network	Dental Associates Provider Network	Midwest Dental Provider Network
Annual Maximum	\$1,500	\$1,500
Annual Deductible	\$0	\$0
Diagnostic Services		
Oral exams, x-rays	100%	100%
Preventive		
Cleanings, fluoride treatments, sealants, space maintainers	100%	100%
Restorative		
Amalgam & composite fillings	100%	100%
Crowns	80%	80%
Prosthodontics		
Full and partial dentures, denture relines and repair, fixed bridgework	80%	80%
Endodontics		
Root canals, therapy	80%	80%
Periodontics*		
Scaling and root planing, gingivectomy	80%	80%
Oral Surgery*		
Surgical extractions	80%	80%
Implants	80%	80%
Orthodontics (all ages)		
Lifetime Maximum	\$2,000	\$2,000
Benefit	50%	50%

**Does not duplicate medical coverage.*

Monthly Rates	CarePlus
Student	\$17.64
Student + 1	\$33.71
Student + Family	\$56.82

Dental



Find a Network Dental In-Network Provider

To search for a CarePlus dentist or dental location online:



Visit dentalassociates.com

- Click on a city
- Find a provider location
- Call or schedule an appointment online

or



Visit midwest-dental.com

- Click on All Locations
- Click on Wisconsin
- Choose a location & click the “Visit the Office Webpage”
- Click on “Accepted Insurance”
- Find “CarePlus” listed then, it is an in-network provider



Dental Insurance Card

If you were enrolled in CarePlus dental insurance last academic year and you are enrolling again this year, you may continue to use your same dental insurance card. If you are new to CarePlus insurance, you should expect to receive a new dental insurance card to the postal address you listed on your open enrollment form.

Invest in Your Smile

A Confident Smile: Dental health contributes to a confident smile, enhancing your self-esteem and positively impacting your personal and professional relationships.

Preventive Care: Regular dental check-ups and cleanings can help prevent serious oral health issues, such as gum disease, cavities, and tooth loss. Early detection allows for timely treatment and reduces the risk of complications.

Oral-Systemic Link: Research reveals a significant connection between oral health and overall health. Poor dental hygiene has been linked to heart disease, diabetes, respiratory infections, and other systemic conditions. Taking care of your teeth and gums positively impacts your entire body.

Fresh Breath and Better Digestion: Proper oral hygiene promotes fresh breath and ensures effective chewing, aiding digestion and nutrient absorption.

Vision

Vision insurance through VSP (VSP Choice Materials Only Plan or Full Service Plan) is optional for all students. Benefits through a VSP provider include lenses, lens enhancements and frames. Large participating retail chains include Sam's Club, Visionworks, Walmart, and Wisconsin Vision.

VSP Plan Options	Materials Only Plan	Full Service Plan
Exam Copay	N/A	\$20
Materials Copay	\$20	\$20
Lenses Glass, plastic, single vision, lined bifocal, lined trifocal, lenticular	Covered in full after copay	Covered in full after copay
Lens Enhancements Anti-reflective coating, polycarbonate, progressive, photochromic, scratch-resistant coating	Covered with copay, saving an average of 30%	Covered with copay, saving an average of 30%
Frames Members can choose from any frame on the market	Covered in full* up to retail allowance of \$150. Plus 20% off any amount above the retail allowance.	Covered in full* up to retail allowance of \$150. Plus 20% off any amount above the retail allowance.
Additional Pairs of Glasses Within 12 months of exam	20% off	20% off
Elective Contact Lenses Fitting and evaluation	Standard and Premium fits are covered in full after copay	Standard and Premium fits are covered in full after copay
Prescription Contact Lens Materials In lieu of frames and lenses	Covered in full up to the retail allowance of \$150	Covered in full up to the retail allowance of \$150
VSP Laser VisionCare Program PRK, LASIK, Custom LASIK, IntraLase	Discounts average 15-20% off or 5% off a promotional offer for laser surgery	Discounts average 15-20% off or 5% off a promotional offer for laser surgery

* Benefits and savings may vary by location and participating retail chains.

Monthly Rates	Materials Only Plan	Full Service Plan
Student	\$5.84	\$8.77
Student + 1	\$13.00	\$19.54
Student + Child(ren)	\$13.90	\$20.89
Student + Family	\$22.21	\$33.39

Vision Insurance Card

VSP does not mail insurance cards. To print your insurance card, go to [vsp.com](https://www.vsp.com).

Student Assistance Program

Having school, personal or family struggles? Your GuidanceResources Student Assistance Program is here to help. Personal problems, planning for life events or simply managing daily life can affect your educational goals, health and relationships with your family. Your GuidanceResources Student Assistance Program is a no-cost benefit that is available to you and your household family members to provide confidential support, resources and information to get through life's challenges.



Students & Their Families Can Utilize These Support Services

Confidential Counseling on Personal Issues

Your program is a confidential counseling service to help address the personal issues you are facing. This service, staffed by experienced clinicians, is available by calling a toll-free phone line 24 hours a day, seven days a week. A GuidanceConsultant will listen to your needs and, if appropriate, refer you to resources in your community.

Confidential Emotional Support

10 sessions per issue, per year

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

Work and Lifestyle Assistance

- Child, elder and pet care
- Travel, moving, and relocation
- Government assistance programs
- Personal and career development
- Event planning, rental search services and more

Legal Guidance

- Tenant/landlord issues
- Debt or loan forgiveness filings
- Free consultation and discounted local representation

Financial Resources

- Taxes and tax filing questions
- Student loan options and repayment plans
- Budgeting, debt, bankruptcy and more

Digital Support

- Connect directly to counseling, work-life support or other services via GuidanceConnect
- Tap into an array of articles, podcasts, videos, slideshows
- Improve your skills with On-Demand trainings

Online Will Preparation

- Quickly and easily complete a will on your computer with EstateGuidance
- Specify guardians, trustees and property division
- Provide funeral and burial instructions

Confidential, 24/7 support:

- Call 833-927-1860
- Visit guidanceresources.com
- Download the Guidance Resources app



A close-up photograph of a hand pointing with the index finger to a specific location on a world map. The map is spread out, showing various continents and countries in different colors. The hand is in the foreground, and the map is slightly out of focus in the background.

Additional Benefits

You must be enrolled in Life, AD&D, or LTD insurance with The Standard to be eligible for this benefit.

Travel Assistance

Bring the Comforts of Home on the Road. What would happen if you got sick in another city or country? Who would you call if you couldn't speak the language? The Standard has teamed up with Generali Global Assistance, Inc to give you vital travel services when you or your family are 100 miles or more from home—whether personal or business travel.

Emergency Assistance

24/7 Assistance

If you need emergency medical care while traveling, call Generali Global Assistance, Inc for a medical evaluation. If medically necessary, Generali Global Assistance, Inc will:

- Find doctors, dentists and medical facilities
- Set up an emergency transfer if you're in the hospital, when medically necessary, up to \$1,000,000
- Send your dependent children home if they're left without an adult to care for them due to your medical emergency, up to \$5,000
- Send the person with whom you are traveling home, up to \$5,000
- Set up a bedside visit for a family member or friend if you stay in the hospital for more than seven days, or if you are in critical condition, up to \$5,000
- Set up and pay for the return of mortal remains, should a member die while traveling, up to \$10,000
- Arrange and pay to return your vehicle home if you are unable to drive due to a medical emergency, up to \$2,500
- Arrange and pay to return your pet that is traveling with you, if left unattended due to a medical emergency, up to \$1,000

Travel Companion

Travel assistance services are offered to you and your family 24 hours a day, seven days a week. Not only does this program help out during medical emergencies, it also offers personal services:

- Send and receive emergency messages
- Emergency cash advances
- Emergency medical payments
- Legal help and bail

Valid only for eligible members.

Travel Tips

Generali Global Assistance, Inc can give you useful tips before you travel, such as vaccine and passport requirements, foreign exchange rates, travel advice and weather conditions.

Call Generali Global Assistance, Inc at 866-295-4890 (U.S./Canada) or 202-296-7482 (other countries) to get more details.

Additional Benefits

You must be enrolled in Life, AD&D, or LTD insurance with The Standard to be eligible for this benefit.

Carelon Wellbeing

Tap into no-cost resources and tools that can help you live your life to the fullest potential. Carelon provides resources to help you, and your household members, address a variety of personal and work-related challenges. These challenges can include stress, anxiety, depression, substance use, financial issues, legal concerns, and more.

Wellness Topics Include:

- Embracing mindfulness
- Taking care of yourself
- Living with diabetes
- Getting a good night's sleep
- Guided meditation practices
- Coping with uncertainty
- Good Inside podcast
- Relieving back to school anxiety
- Body scan meditation
- Overcoming procrastination
- Music and sound therapy
- Flourishing as a leader
- Restorative yoga practice
- Aging gracefully
- Personality traits

Log on to Carelon Wellbeing's website to check out all the resources available to you.



Work-Life Webinars

Log in each month to check out Carelon's webinars, also available on demand as they are released.

Examples of topics include:

Finding your inner glow

Stride Forward

Harmony in Motion

Clutter to Clarity: Organizational

Anxiety Unmasked

Thriving at Any Age

The Power of Resilience

Connectedness: Cultivating Meaningful Social Connections

Navigating Social Media for Mental Wellness

Authenticity at Work

Sweet Dreams: Strategy for Better Sleep and Better Health

Taking Charge

888-209-7840 call or text
[Carelonwellbeing.com/resourcesadvisor](https://www.carelonwellbeing.com/resourcesadvisor)



Additional Benefits



Academic Emergency Services (AES)



AES is a specialized global emergency services product

- Immediate access to assistance if students experience a travel related crisis
- Support from your concierge team



Emergency Medical Evacuation, Repatriation and Emergency Family Assistance Services

- Medical Evacuation and Repatriation, Unlimited
- Repatriation of Mortal Remains, Unlimited
- Emergency Family Travel Arrangement for two persons (family members or friends) to visit student, up to \$10,000 with 3-day hospitalization, limit to \$300 per day for lodging and a limit to \$50 per day for daily meals
- Emergency Family Reunion Arrangements, up to \$10,000, in the event of illness or death of family member
- Return of Personal Belongings, up to \$1,000 in the event of evacuation or death
- Accidental Death and Dismemberment, \$25,000



Medical, Travel, Safety, and Legal Assistance

- Pre-travel information portal
- Physician referrals outside of the U.S.
- Medical monitoring during an emergency evacuation to ensure adequate care
- Prescription assistance
- Passport replacement and lost luggage assistance
- Emergency travel arrangements
- Emergency translation assistance and/or interpreter referral
- Legal referral
- Security/Political and Natural Disaster Evacuation Coverage
- Emergency Reunion 3-Day Threshold

