



MCW STUDENT INSURANCE 2019-2020 Enrollment Guide

Graduate & MSTP

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WELCOME TO BENEFITS ENROLLMENT FOR THE 2019-2020 SCHOOL YEAR!

Benefits can be confusing, but are an essential component in taking preventive steps to protect your health and well-being along with making sure you are covered if anything were to happen. That's why we offer (and require, in some cases) benefit plans to ensure long-term success in your MCW student careers and beyond.

2019-2020 CHANGES

Medical

While we are keeping the same medical carrier Network Health Plan (NHP), we have made some minor changes to the benefits under some of the plan designs. We did so to maintain both a high-level medical benefit plan offering at the lowest rates possible.

Dental

This year, **we are eliminating Anthem dental plans.** Instead, we are expanding the CarePlus Network, offering you a greater number of providers. At the same time, keeping the same high level benefit plan design.

More detailed information can be found under the Health and Dental Insurance sections within your enrollment guide.

ENROLLMENT

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, simply fill out the enrollment form.

We hope you find the enrollment process as seamless as possible. If you have any questions, concerns or comments, please contact **Diane VerHaagh** by emailing dverhaagh@mcw.edu or by calling **(414) 955-8090**.

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 parents' insurance policy (until you are 26).
2. You may be covered by a spouse's insurance policy.
3. You may sign up for one of the four MCW health insurance plans, offered through Network Health.
4. You may provide documentation of a private health insurance plan.

NETWORK HEALTH INSURANCE PLANS

If you wish to apply for MCW's health insurance through Network Health, you may choose between the HMO Plan (\$250 Deductible), NPOS Plan (\$750 Deductible), NPOS Plan (\$3,000 Deductible), or NPOS Plan (\$5,000 Deductible). Please note that **you will not be able to switch plans during the contract year**, which runs July 1, 2019 through June 30, 2020, 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 event, you will need to wait until the next open enrollment period**, which is during the month of May each year.

Network Health Plan Network



See the lists below for the hospitals and health systems that are in the Network Health Plan network nearest MCW campuses.

Milwaukee County

- Froedtert Memorial Lutheran Hospital, Milwaukee
- Medical College of Wisconsin, Milwaukee
- Ascension Wheaton Franciscan Healthcare, Franklin
- Midwest Orthopedic Specialty Hospital, Franklin
- Orthopedic Hospital of Wisconsin, Glendale
- Ascension Columbia St. Mary's Hospital, Milwaukee
- Ascension Wheaton Franciscan St. Joseph, Milwaukee
- Ascension Wheaton Franciscan Healthcare, St. Francis, Milwaukee
- Ascension Sacred Heart Rehab, Milwaukee

Brown County

- St. Vincent Hospital, Green Bay
- St. Mary Hospital, Green Bay
- Bellin Memorial Hospital, Green Bay

Wausau Area

- First Health National Network

Non-Network Providers

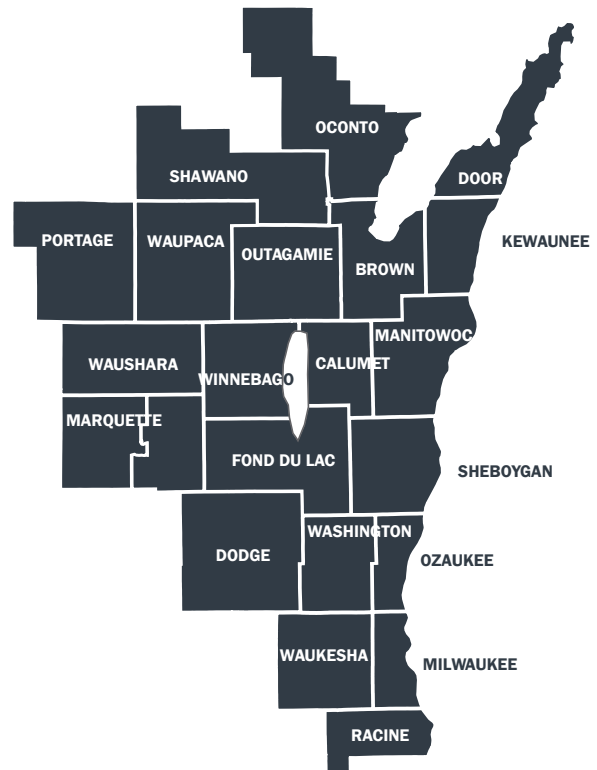
- Aurora Health Care System
- ProHealth System

Find a Network Health In-Network Doctor



To search for a doctor or hospital online:

1. Visit networkhealth.com.
2. Click “Find a Doctor” on the right side of the screen.
3. Enter your ZIP code and select “Choose Your Plan” to search. Choose the HMO/ POS/EPO selection.
4. Choose the type of doctor from the dropdown selections.



Find a First Health In-Network Doctor



If you reside outside the Network Health coverage areas shown above, you will be covered by the **First Health Network**.

To find a First Health in-network doctor, visit myfirsthealth.com and follow the prompts.

Plan 1: HMO Plan (\$250 Deductible)



This plan is a good option for those students who plan to visit a doctor on a more frequent basis. It provides comprehensive coverage with a lower premium cost compared to the NPOS Plan (\$750 Deductible). In-network claims are paid 100% by Network Health, but Network Health pays 0% for out-of-network claims.

You must choose a primary care physician (PCP) from the HMO Provider Directory at networkhealth.com. To do so, follow the instructions under Find a Network Health In-Network Doctor above.

You may change your PCP throughout the year; however, you must choose a provider from the list of physicians and hospitals on the Network Health website.

Please see page 5 for plan details.



Plan 2: NPOS Plan (\$750 Deductible)



The NPOS Plan (\$750 Deductible) is also a good option for those students who plan to visit a doctor on a more frequent basis. The annual single deductible is \$750 and the single out-of-pocket maximum is \$2,000. After meeting the deductible, claims are paid at 80% by Network Health if you use an in-network provider or at 60% if you use an out-of-network provider.

Please see page 5 for more plan details.

Plan 3: NPOS Plan (\$3,000 Deductible)



The NPOS Plan (\$3,000 Deductible) is a good option for those students who are generally healthy, but plan to see a doctor once or twice per year. The annual single deductible is \$3,000. After meeting the deductible, claims are paid at 80% by Network Health Plan if you use an in-network provider, or at 60% if you use an out-of-network provider.

Note that your out-of-pocket exposure is high with this plan. Be sure to consider carefully.

Please see page 5 for more plan details.

Plan 4: NPOS Plan (\$5,000 Deductible)



The monthly premium for this plan is the lowest and your out-of-pocket exposure is the highest. This is also a good option for those students who are healthy, but need to see a doctor once or twice per year. The annual single deductible is \$5,000. After meeting the deductible, claims are paid at 70% by Network Health if you use an in-network provider, or at 50% if you use an out-of-network provider. The co-pays for office visits, emergency room visits, urgent care visits and prescription drugs are the highest of all plans offered.

Note that your out-of-pocket exposure is high with this plan. Be sure to consider carefully.

Please see page 5 for more plan details.

NETWORK HEALTH PLAN COMPARISON

	HMO (\$250 Ded.)	NPOS (\$750 Ded.)	NPOS (\$3,000 Ded.)	NPOS (\$5,000 Ded.)
Deductible				
In Network Single / Family*	\$250 / \$500	\$750 / \$1,500	\$3,000 / \$6,000	\$5,000 / \$10,000
Out of Network Single / Family*	Not Covered	\$1,500 / \$3,000	\$6,000 / \$12,000	\$6,000 / \$12,000
Coinsurance				
In Network Single / Family*	100%	80%	80%	70%
Out of Network Single / Family*	Not Covered	60%	60%	50%
Out-of-Pocket Max				
In Network Single / Family*	\$4,000 / \$8,000	\$2,000 / \$4,000	\$6,350 / \$12,700	\$6,000 / \$12,000
Out of Network Single / Family*	Not Covered	\$4,000 / \$8,000	\$10,000 / \$20,000	\$12,000 / \$24,000
Routine/Preventive Care**				
In Network	100%	100%	100%	100%
Out of Network	Not Covered	Ded/Coinsurance	Ded/Coinsurance	Ded/Coinsurance
Office Visit Co-Pay	\$20	\$35	\$35	\$40
Specialist Co-Pay	\$50	\$50	\$50	\$55
Hospital Services	Deductible / Coinsurance	Deductible / Coinsurance	Deductible / Coinsurance	Deductible / Coinsurance
Virtual Visits	\$10	\$10	\$10	\$10
Emergency Care	\$250	\$250	\$300	\$250
Urgent Care	\$100	\$100	\$150	\$100
Prescription Drugs (Depending on tier)	\$20/\$40/\$60/ \$100/\$200	\$20/\$40/\$60/ \$100/\$200	\$20/\$40/\$60/ \$100/\$200	\$20/\$40/\$60/ \$100/\$200
Prescription Mail Order	\$55/\$105/\$180	\$55/\$105/\$180	\$55/\$105/\$180	\$55/\$105/\$180
Monthly Rates	Single = \$330.63 Single + 1 = \$634.02 Family = \$1,047.01	Single = \$412.21 Single + 1 = \$790.44 Family = \$1,305.34	Single = \$289.44 Single + 1 = \$555.70 Family = \$917.49	Single = \$234.19 Single + 1 = \$449.12 Family = \$741.63

*The Family amount listed also applies to Single + 1 coverage.

**NHP will cover one routine eye exam/eye refraction for each member in a 12 month period.

Network Health Value Adds (included in all medical plans)

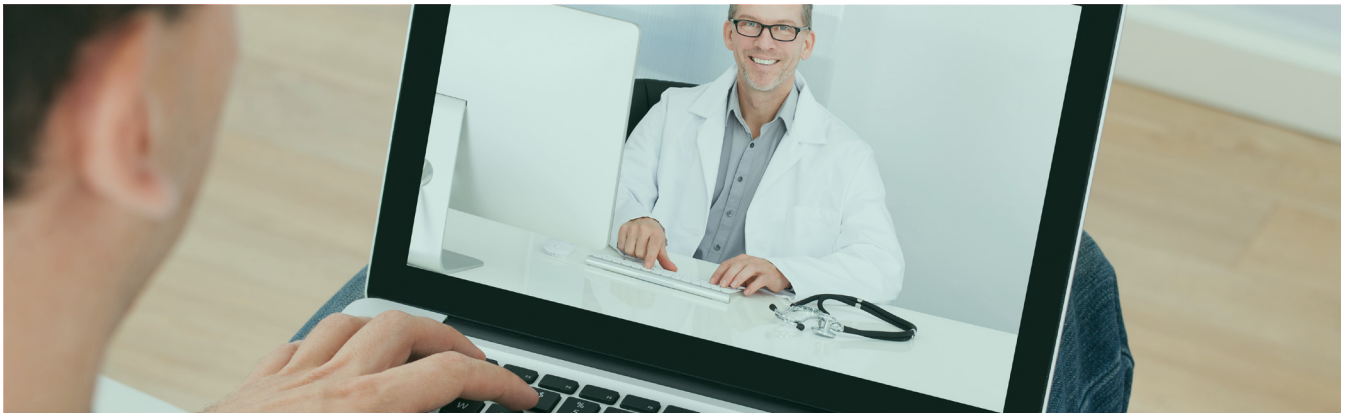


MDLIVE®

With MDLIVE®, you can avoid the wait at the doctor's office. Now you can access virtual care, anywhere, 24/7. Consult with a board-certified doctor by phone, secure video or MDLIVE App—from any location. The average wait time is less than 10 minutes. MDLIVE can be used for non-emergency conditions, such as:

- Acne
- Allergies
- Cold and flu
- Constipation
- Cough
- Diarrhea
- Ear problems
- Fever
- Headache
- Insect bites
- Nausea and vomiting
- Pink eye
- Rash
- Respiratory problems
- Sore throats
- Urinary problems or UTI
- Vaginitis
- And more

Access MDLIVE by logging in to networkhealth.com/MyAccount, clicking on the MDLIVE Virtual Visits link. Sign in to your MDLIVE account to see what you will pay for virtual visits, or call **877-958-5455**.



Breakthrough Teletherapy Program

Teletherapy is a convenient and affordable way to receive behavioral health care. With MDLIVE® behavioral health services, you can see a licensed therapist from home, the office, or on the go via phone or secure video—on your schedule.

Online therapists are trained to help with a wide range of concerns, such as:

- Addictions
- Anxiety
- Bipolar disorders
- Child and adolescent issues
- Depression
- Eating disorders
- Grief and loss
- Gay/lesbian/bisexual/transgender issues
- Life changes
- Men's/women's issues
- Panic disorders
- Parenting issues
- Postpartum depression
- Stress
- Trauma and post-traumatic stress disorder (PTSD)
- And more

See your Network Health packet for more details.

Network Health Value Adds (included in all medical plans)

Continued



Network Health Millennium—Wellness Program

Participate in Millennium and complete activities in five healthy rewards categories to earn up to \$250 in valuable rewards per year. Millennium is an innovative program that encourages you and your covered spouse (if applicable) to make healthy decisions. Millennium rewards you for meeting health and fitness goals, and gives you access to the tools you need.

Rewards for Healthy Choices—Fitbit®

Participants have access to wellness tools, resources and services, including an online health assessment and online learning community. One of the best perks is that everyone receives a free Fitbit® Inspire pedometer. So they can monitor their activity as they work toward a healthier life.

(One pedometer per lifetime.)

Important Health Plan Phone Numbers



- Clinical line to speak with a pharmacist: 920-720-1287 or 1-888-665-1246
- Customer Service: 920-720-1300 or 800-826-0940
- Case Management for transition of care: 920-720-1600 or 800-236-0208
- CVS/Caremark: 855-282-8476
- CVS Specialty Pharmacy for members requiring specialty products: 800-237-2767
- FastStart (CVS/Caremark mail service pharmacy): 800-875-0867

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 in the group insurance plan by indicating you wish to do so on your enrollment form.

If you do not submit an enrollment form indicating you are waiving insurance AND fail to provide a copy of your health insurance card, you will be charged for enrollment in the HMO Plan. It will then be your responsibility to cancel this insurance by completing the waiver requirements as stated above.

LIFE / AD&D / LTD

Enrollment in basic Life, Accidental Death & Dismemberment (AD&D) and Long-Term Disability (LTD) insurance is mandatory only for MSTP students.

Graduate students may enroll, but are not required to do so.

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



Long-Term Disability insurance ensures you will continue to receive a percentage of your income if you are unable to work or attend school due to a serious illness or accident.

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 INSURANCE

Dental insurance through CarePlus (Dental Associates and Midwest Dental Provider Networks) is optional for all students. Please see Plan Design on Page 10.

Find a Network Dental In-Network Provider



To search for a CarePlus dentist or dental location online:

1. Visit www.dentalassociates.com
2. Click on a city
3. Find a provider location
4. Call or schedule an appointment online

OR

1. Visit www.midwest-dental.com
2. Click on All Locations
3. Click on Wisconsin
4. Choose a location & click the “Visit the Office Webpage”
5. Click on “Accepted Insurance”
6. Find “CarePlus” listed then, it is an in-network provider

DENTAL INSURANCE MONTHLY RATES



	CarePlus
Single	\$15.83
Single + 1	\$30.25
Family	\$50.98

DENTAL INSURANCE PLAN

CarePlus Dental Plan		
	Dental Associates Provider Network Tier 1	Midwest Dental Provider Network Tier 2
Annual Maximum	\$1,250	\$1,250
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	60%	60%
Prosthodontics Full and partial dentures, denture relines and repair, fixed bridgework	60%	60%
Endodontics Root canals, therapy	60%	60%
Periodontics* Scaling and root planing, gingivectomy	60%	60%
Oral Surgery* Surgical extractions	60%	60%
Implants	50%	50%
Orthodontics – To Age 19 Lifetime Maximum Benefit	\$1,500 50%	\$1,500 50%

*Does not duplicate medical coverage.

Tier 1 Only – Effective 7/1/19

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