

Student Benefits Enrollment - Frequently Asked Questions (FAQs)

Question: I am turning 26 years old and will lose my parent's insurance coverage. What are my options?

Answer: Regardless of whether you will obtain insurance through MCW or on your own, contact the parent under whose insurance you are covered until age 26. They will receive a "Loss of Coverage Letter" from their insurance company. This is the letter in which their insurance company tells them when your insurance coverage will end. You will need a copy of this letter.

Some coverage options are:

MCW Health Insurance (vision and dental options are also available)

OR

Health Insurance Marketplace®

You may qualify for a discounted health insurance plan via the Health Insurance Marketplace®. To preview health plans and prices based on your income visit: <https://www.healthcare.gov/see-plans/#/> To learn more, go to <https://www.healthcare.gov/> or call 1-800-318-2596. This is a non-MCW plan, so we are unable to offer customer service, but information and support are available via the contact information in this section.

OR

BadgerCare through the State of Wisconsin

Some students find this insurance coverage to be more cost effective. This is a state resource so unfortunately MCW will not be able to provide any customer service for this coverage option. However, when you follow the link provided below you can access more information and support. If this is something you are interested in, we recommend exploring your eligibility right away to get the review and approval process started. Approval process may be lengthy, and you will need to maintain insurance coverage throughout the academic year without any gaps. To learn more visit: <https://www.dhs.wisconsin.gov/badgercareplus/index.htm>

Does MCW's health insurance plan include vision insurance?

The health plan offered through MCW will cover one routine eye exam/eye refraction for each member in a 12-month period. The health plan does not cover materials (e.g., glasses, contact lenses, etc.). However, a separate vision materials plan is available for students who desire additional coverage.

Optional vision insurance through VSP offers 2 available plans. One simply includes materials, while the other one includes materials plus an eye exam (may be helpful to students with non-MCW health insurance plan which does not include an annual eye exam). Material benefits through a VSP provider include lenses, lens enhancements and frames. Students may select their desired vision coverage option on their enrollment form.

How do I ENROLL IN MCW'S INSURANCE when I turn 26 later during the course of the year?

(Answer below applies to Medical, Pharmacy, and MSA Students. Graduate students should contact gradinsurance@mcw.edu for enrollment instructions).

1. Login to [Banner \(MCWconnect\)](#) using your username and password. Navigate to MCWconnect Self Service section → Benefits and Enrollment → Qualifying Life Event Enrollment
 - a. Click 'Qualifying Life Event Enrollment' link to access the form.
2. Complete ALL sections of the Qualifying Life Event Enrollment form and submit "Loss of Coverage Letter" in Banner (MCWconnect). The process of enrolling in health insurance must be completed within 30 days of your 26th birthday.

Question: Are MCW students eligible to sign up for BadgerCare?

Answer: MCW cannot determine your eligibility for BadgerCare. To help determine if you are eligible and to start the BadgerCare enrollment process, please visit <https://www.benefits.gov/benefit/1616>

Question: I am getting married. Can I make changes to my MCW insurance enrollment?

Answer: Getting married is a qualifying life event, which enables you to make changes within a period of 30 days after your marriage takes effect. Refer to instructions under ENROLL IN MCW'S INSURANCE section above.

Question: What is "Open Enrollment"?

Answer: Open enrollment at MCW occurs in the Spring of each year. At that time, you can enroll in health, dental and/or vision plans, and make changes to your current plan(s) and beneficiaries. Once open enrollment ends, the plan in which you are enrolled is locked in for the remainder of the coverage year. Changes made during open enrollment will take effect on July 1 and will be effective until June 30 the next year.

Important Note: If you have a QUALIFYING LIFE EVENT, you are eligible to make changes outside of the open enrollment period. Qualifying life events are:

- Adoption
- Birth of a child
- Child support order
- Loss of Coverage
- Death
- Divorce / Legal Separation
- Turning 26 years old and losing coverage under a parent's insurance plan
- Marriage

Question: When will I receive my new insurance card?

Answer: MCW health insurance enrollees may print their cards through My Account by going to uhcsr.com/myaccount or download the UHCSR Mobile App from your app provider. The vision insurance carrier, VSP, does not mail insurance cards. To print your insurance card, go to vsp.com. New dental insurance enrollees will receive their card to the postal address listed on their enrollment form. If you were enrolled in dental insurance during previous year(s) and still have your card, you should continue to use this same dental card.

Question: I already have insurance. Do I need to complete an enrollment form during open enrollment?

Answer: Yes, all students are required to submit an enrollment form each year during open enrollment, even if they are declining the insurance available through MCW.

Question: Can I cancel my health insurance through MCW?

Answer: You may cancel your health insurance coverage during open enrollment (as long as you show proof of other coverage) OR if you have a Qualifying Life Event outside the open enrollment period. Refer to QUALIFYING LIFE EVENT section above for examples of such events.

Please note that in accordance with the MCW All Student Bulletin, you must be covered by health insurance at all times during the academic year.

If you cancel your MCW insurance, make sure you have health insurance coverage secured elsewhere, and make a copy of the front and back of your new insurance card as you will need to show proof of coverage before your request to cancel MCW insurance is processed. If you are a Medical (except MSTP), Pharmacy, or MSA student making a change to your coverage during the open enrollment period, log into Banner (MCWconnect) and complete the Student Benefits Open Enrollment form located under MCWconnect Self Service. If canceling your MCW insurance due to securing other coverage, complete Qualifying Life Event Enrollment form located under MCWconnect Self Service. Graduate and MSTP students should contact their school representative or dverhaagh@mcw.edu for enrollment instructions.

Question: I am graduating, or withdrawing/taking a leave of absence, or dropping to credit status above full time. What insurance options are available to me?

(Answer below applies to Medical, Pharmacy, and MSA Students. Graduate students should contact gradinsurance@mcw.edu for enrollment instructions).

Students enrolled in MCW insurance are unenrolled in this insurance upon graduation, withdrawal/leave of absence or transition to less than full-time credit status.

Students enrolled in MCW insurance at the time of their graduation, withdrawal/leave of absence, or transition to less than full-time credit status may enroll in continued health insurance coverage for up to six (6) months.

Enrollment in the Continuation of Coverage program occurs through United Healthcare. To learn more or enroll please visit: <https://www.uhone.com/>

Student may also wish to explore available health insurance options through [BadgerCare](#) or the [Health Insurance Marketplace](#)[®]

These are non-MCW plans so MCW is unable to offer customer service, but information and support are available via the links provided in this section.

Question: Are there any health and wellness benefits/resources/services available to me if I decline the MCW insurance?

Answer: Yes, all MCW students have access to the following health resources regardless of their insurance carrier or plan:

- *ComPsych/GuidanceResources*: Students can contact GuidanceResources for behavioral health counseling services. GuidanceResources is available 24/7 for concerns related to school-life balance, financial information, legal support, and other topics of interest. Students can access up to ten (10) unbilled mental health counseling visits, per issue, per year. (ComPsych determines differentiation among issues presented).
- *MCW Behavioral Health*: Offers ten (10) unbilled sessions for students and has offices just off campus at Tosa Health Center. Virtual visits available. Medication evaluations and management offered only through the Clinic.
- *MCW Behavioral Health and Resource Navigator*: Full-time MCW staff member who offers dedicated support for students who: need short-term emotional support, are unsure about whether they may need to see a mental health provider, need assistance navigating mental health services, or need assistance accessing or navigating other MCW or community resources.
- *Occupational Health*: Each MCW campus has established relationships with local Occupational Health service providers to offer such services as immunizations, titers, post-exposure evaluations and follow-ups, travel medicine services, assistance with paperwork for away rotations, substance abuse testing, and a variety of other services.
- *SilverCloud for Students*: Online resource that offers programs for depression, anxiety, and stress. Each program consists of modules that you may complete at your own pace.

Please refer to *MCW Health and Wellness website* for more information about available resources and services: <https://www.mcw.edu/education/academic-and-student-services/student-wellness>