About Your Health Insurance

- Insurance company is Student Assurance Services (SAS)
- You will be automatically enrolled each semester
- You will be covered all year (including Summer) OR only for as long as you are a student at UW-Platteville
- Your coverage lasts as long as you are enrolled at UW-Platteville
- You will be billed at the beginning of each semester
Coverage Periods

- **Fall**
  - Begins: 08/05
  - Ends: 01/05

- **Spring**
  - Begins: 01/06
  - Ends: 06/05

- **Spring/Summer**
  - Begins: 01/06
  - Ends: 08/04

- **Summer**
  - Begins: 06/06
  - Ends: 08/04
What should you do if you aren’t feeling well?

It depends!

Not every medical situation requires a visit to the hospital emergency room. Waiting until the next day and going to Student Health Services or calling Nurseline will often take care of the problem.
Where should you go if you are sick or injured (non-emergency)?

Student Health Services
Royce Hall
2nd Floor
Go to Student Health Services to treat normal illnesses or injuries.

What is a “normal” illness or injury?

- Sore throat
- Cough/cold
- Upset stomach
- Nosebleed
- Earache
- Sprains
- deep cuts
- Flu
- Fever
- Allergic reactions (non-life threatening)
- Rashes
Student Health Services

Go to:
Royce Hall
2nd Floor

Hours:
Mon-Fri
7:45 – 4:15 pm
(when classes are in session)

Call:
608-342-1891
to make an appointment

Website:
www.uwplatt.edu/studenthealth

You may receive a referral to a specialist for a treatment of injuries/illnesses that are more complex
What if you have a normal illness or injury but the Student Health Center is closed?

Call Nurse Line
or
Find a doctor
Nurse Line

Call: 1-855-277-1451

24-hour a day, 7 day a week toll-free phone line

An experienced nurse can help you decide on the appropriate level of care
Find a Doctor

Call:
800-279-9776 (for doctors/providers INSIDE Wisconsin)
888-342-7427 (for doctors/providers OUTSIDE Wisconsin)
*Before you make an appointment, call the numbers above to find a doctor/provider that is covered by your health insurance*

Visit:
multiplan.com for a list of preferred doctors/providers
Find a Doctor

Recommended Clinic:
Platteville Clinic
Southwest Health Center
1450 Eastside Road
Suite 110
Platteville, WI

Call:
608-348-4330 to schedule an appointment

Hours:
Mon 8am – 6pm
Tues-Fri 8am – 5pm
Where should you go if you have an emergency?

Emergency Room (ER)
What is an emergency?

Your insurance defines an emergency as a “condition [that manifests] itself by acute symptoms which are sufficiently severe that a reasonable person would seek care right away to avoid severe harm.”
What are examples of emergencies?

- Loss of consciousness (passing out)
- A major injury (head injury, broken bone)
- Bleeding that does not stop after 10 minutes of direct pressure
- Sudden, severe pain/shortness of breath
- Coughing up or vomiting blood
- Severe/worsening reaction to insect bite, medication, food
- Signs of heart attack (chest pain) or stroke (numbness, elevated blood pressure)
- Poisoning
- Suicidal and homicidal feelings
Emergency Room

Call:
911
*Be ready to tell the operator your location/address*

Wait:
For an ambulance

OR

Go To:
Emergency Room (ER)
Southwest Health
1400 East Side Road
Platteville, WI

Fee:
$100 fee per ER visit unless you are admitted to the hospital
SAS Health Insurance Documents

Health Insurance Card

Front

- Name
- Policy Number
- Effective date of insurance
- HealthEOS (inside Wisconsin)
- Pharmacy (Catamaran)
- Customer Service number for inquiries

Back

- Mailing address for claims
What if my health insurance card is lost or stolen?

You must keep your health insurance card with you at all times. You will be required to show your health insurance card each time you visit an off-campus health care provider. If you no longer have your card, call 800-328-2739 or email the ISSS office at isss@uwplatt.edu to request a new card.
You MUST fill out and submit a claim form for an injury or an accident after a visit to an off-campus medical facility.

To access a claim form, go to www.sas-mn.com and select “Find My School” under “College” and then select “Wisconsin” for your state and “University of WI-Platteville – International Students” for your school.

Answer ALL of the questions (#3 for an injury and #4 for an illness).

Make a copy of the claim form and the “fully itemized bill” for your records.

Submit your form using the information at the top claim form.
Health and accident insurance does not cover all medical expenses. In general, it covers the higher costs that result from accidents or serious illness. For a complete list of what is covered, please see the “Schedule of Benefits” on pages 7-9 of the “Brochure of Coverage” at www.sas-mn.com.
What is covered by my health insurance?

**Covered as any other sickness:**
- Care for mental conditions
- Alcohol abuse
- Drug abuse
- Pre-natal care

**Covered as any other injury:**
- Intercollegiate, club, and intramural sports injuries

**Other Benefits:**
- Medical evacuation
- Repatriation
What is NOT covered by my health insurance?

To see an extensive list of treatments and services not covered by your insurance, please see the “General Exclusions and Limitations” on pages 13-14 of the “Brochure of Coverage.”
What is NOT covered by my health insurance?

Exclusions include:

- Routine visits to the doctor
- Experimental treatments
- Hazardous sports, such as four-wheeling (ATVs), snowmobiling, parasailing, and sky-diving.
What if the doctor gives me a prescription for a medication?

When a physician prescribes a drug for a covered injury and sickness, you can purchase the prescription drug at a Catamaran participating pharmacy by showing your insurance card as proof of coverage. You will pay a copay based on the type of prescription drug purchased; copay amounts are listed in the “Schedule of Benefits” on page of the “Brochure of Coverage.” For a complete listing of Catamaran participating pharmacies visit: myCatamaranRx.com or call 855-312-8439.
What do I do if I’m NOT in Platteville?

If it is a routine illness
INSIDE Wisconsin,
call HealthEOS Plus:
800-279-9776
If it is a routine illness
OUTSIDE Wisconsin,
call Multiplan:
888-342-7427
If you are unsure
call Nurseline and ask for advice:
1-855-277-1451
If it is an emergency
call 911.
KNOW YOUR ADDRESS
The operator will need it to send an ambulance.
Misconceptions about US Health Insurance
If I have health insurance, all my medical expenses will be covered.

They will not. Your health insurance does not cover routine visits to the doctor, experimental treatments, and hazardous sports.
Any visit to the hospital emergency room will be paid for if I have health insurance.

An emergency room visit is covered only in the case of a life-threatening emergency as defined earlier.
Misconception #3: If you look carefully, you can find a reasonably priced, very comprehensive health insurance policy.

Reality: No. The more comprehensive the coverage an insurance policy offers, the more costly it will be.
Emergency Contact Information:

Please update your emergency contact information in i3s so that we are able to contact a family member or friend in case of an emergency.
Emergency Contact Cards:

Please fill out your Emergency Contact Card and put it in your wallet with your insurance card.
Summary:

- Not every illness or injury requires a visit to the emergency room. Call Nurseline or waiting until the next day to go to Student Health Services will often take care of the problem.

- If you see a doctor or go to the emergency room, you need to fill out a claim form.

- If you are experiencing a life-threatening emergency, call 911 or go to the Emergency Room!
View the ISSS website for more information on health insurance:
http://www.uwplatt.edu/isss/health-insurance