

# Iowa State University Student and Scholar Health Insurance Program 2009-2010 Plan Year Highlights

## Iowa State University Thomas B. Thielen Student Health Center

- Routine medical services.
- Lab and diagnostic x-ray services.
- Allergy desensitization and immunizations.

Most services rendered at the Thielen Student Health Center are covered at 100%.

## Referrals

To maximize savings and reduce out-of-pocket expenses, students must initiate treatment at the Thielen Student Health Center, located on the corner of Sheldon Avenue and Union Drive.

- Necessary for medical services off campus, other than Medical Emergency.
- Necessary for follow visits after Emergency Room visit.
- Waived when student is out of the Ames/Des Moines area.

**Deductible** – Separate and different deductibles for out of network providers from in network providers.

- \$300 for single coverage/\$600 for family coverage – in network.
- \$600 for single coverage/\$1200 for family coverage – out of network.
- Applies to **all** services outside the Thielen Student Health Center.

## Coinsurance and Providers

- 20% (of Negotiated Charge) if using a **network or preferred provider**.
- 40% if using a **non-network or non-preferred provider** (of Reasonable Charge).

## Co-Pay for PT and Chiropractic

- \$10 copay, after the deductible is met, for physical therapy and chiropractic services (deductible will be waived for physical therapy at Cyclone Sports Medicine).
- Coinsurance DOES NOT apply to MOST covered services at the Thielen Student Health Center.
- \$100 per visit emergency room co-pay, which is waived if, admitted to the hospital.

## Maximum Out-of-Pocket

- \$2000 for single coverage
- \$4000 for family coverage
- Deductible and co-pay do not apply towards the out of pocket (they are in addition to).

## Emergency Room Copayment (\$100)

- Applied for each emergency room visit.
- NOT part of the plan year deductible or Out of Pocket.
- Still applies after out-of-pocket maximum is met.
- Is waived if student is admitted and the insurance company is notified w/in 24 hrs. (for weekend admit, must call on first working day following admit.)

## Plan Year Maximum Benefit

- \$250,000 per covered person

## Pre-existing clause

waived if furnish proof of prior insurance for past 12 months without a lapse in coverage of 63 days or more.