HEALTH INSURANCE

Health Insurance Requirement for UW School of Medicine and Public Health
How to Comply with the FALL 2015 DPT Student Health Insurance Requirement

The University of Wisconsin School of Medicine and Public Health (SMPH), requires all incoming Doctor of Physical Therapy students to be protected by health insurance that meets the pre-determined standards established by the School. The effective date for insurance coverage must be August 15, 2015 in order to satisfy the requirement. Please note that health insurance coverage must continue through August 14, 2016 and is required each year of the DPT Program.

If you have NO health insurance or insurance which DOES NOT meet these pre-determined insurance standards, you must enroll in the UW-Madison Student Health Insurance Plan (SHIP) during the enrollment period of July 15 to September 14, 2015; coverage is effective August 15, 2015. SHIP is a comprehensive health insurance plan that is specifically designed to safeguard the health care of UW-Madison students. The plan is not motivated by profit. It is administered locally by University Health Services (UHS) to keep premiums as low as possible for students. SHIP benefit information, premium rates and enrollment options can be found online at www.uhs.wisc.edu/ship.

If you fail to purchase SHIP or submit a Waiver Application by September 14, 2015, you will be automatically enrolled in SHIP effective from August 15, 2015.

SHIP ENROLLMENT

Use one of the following options to enroll in SHIP during the enrollment period JULY 15 to SEPTEMBER 14, 2015:

• On-line with Visa, MasterCard or Discover at: http://www.uhs.wisc.edu/appointments/costs/. Note that only registered students can enroll on-line. If someone else will be enrolling you on your behalf, they should use the telephone or mail option.

• By telephone with Visa, MasterCard or Discover by calling 608-265-5232 from 9am-5pm, Monday-Friday.

• In person with Visa, MasterCard or Discover, checks or exact cash amounts at the SHIP office, 333 East Campus Mall, 7th Floor, 9am-5pm, Monday-Friday.

• By mail if you would prefer to pay by check. Complete the application located on the SHIP website, and mail with your check payable to ‘UW-Madison SHIP’ (note your Student ID number on the check) to UW-Madison Student Health Insurance Plan, University Health Services, 333 East Campus Mall, 7th Floor, Madison, WI 53715-1381.

If you purchase SHIP after September 14, 2015, you will be assessed an administrative fee of $100 and required to pay SHIP premiums for the Fall coverage period (August 15, 2015 through January 14, 2016).
WAIVER APPLICATION
Submit to the PT Program Office 5185 MSC, 1300 University Ave, Madison WI 53706
If you have health insurance coverage which DOES MEET these pre-determined insurance standards:

- You must submit a Waiver Application by September 14, 2015 to request to be exempt from enrolling in SHIP. If you submit a Waiver Application after September 14, 2015, an administrative fee of $100 will be assessed.
- In the Waiver Application, you must acknowledge that, at a minimum, your insurance meets the coverage requirements in the insurance categories listed below.
- If your insurance does not meet a requirement and you wish to appeal, submit a statement explaining your situation along with the Waiver Application to the PT Program office by September 1, 2015 for review by the Insurance Appeals Review Committee.
- Note that qualifying insurance coverage must have been in effect since August 15, 2014. If your qualifying insurance coverage has not been in effect since August 15, 2014, your Waiver Application will be denied and you will be required to purchase SHIP for the Fall coverage period (August 15, 2015 through January 14, 2016). An administrative fee of $100 will also be assessed if the deadline of September 14, 2015 has passed.

<table>
<thead>
<tr>
<th>PRE-DETERMINED SMPH STANDARDS</th>
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<tbody>
<tr>
<td><strong>Insurance Category</strong></td>
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<tr>
<td>Maximum Lifetime Benefit</td>
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<tr>
<td>Annual Plan Deductible</td>
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<tr>
<td>Emergency Room (visits and treatment)</td>
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<tr>
<td>Inpatient Hospital Benefits (including labs, x-rays and miscellaneous expenses) <em>(Note: “limited medical benefit plans” with separate daily benefit caps on medical services such as intensive care are not acceptable)</em></td>
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<tr>
<td>Outpatient Benefits (e.g. Physician office visits, labs, Physical Therapy, radiology etc.) in the location you will be studying (typically Madison)</td>
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<tr>
<td>Mental Health Benefits (Inpatient, Outpatient and Chemical Dependency)</td>
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**Important Notice**
The list above details the minimum coverage requirements only. We urge you to review your plan carefully to ensure that the coverage is adequate throughout. Features of many low cost plans that should be avoided include:

- “Limited medical benefit plans” which have monetary caps or limits on services such as ambulances, inpatient care, intensive care or other services.
- Plans with no prescription drug benefit.
- Plans with no coverage for pre-existing conditions.
- Geographically limited plans, often out-of-state HMOs, which offer only emergency coverage in the Madison area or other areas where you will be studying.