

STUDENT INSURANCE FAQ'S – UW SEATTLE CAMPUS

--IF I ENROLL IN "ANNUAL" INSURANCE, WHAT PERIOD OF TIME DOES THIS INCLUDE?

The annual plan runs from autumn through summer quarter and provides 4 quarters of coverage (autumn, winter, spring, and summer quarters). The 2011-2012 plan runs from 9/26/11 through 9/19/12.

SHIP & SHIP PLUS plans are a one-year term policy, underwritten and administered by LifeWise Assurance Company.

--IF I DON'T BUY THE ANNUAL PLAN IN AUTUMN QUARTER, CAN I BUY IT AT ANOTHER QUARTER?

If the annual plan is not selected during autumn quarter, it can still be purchased in a subsequent quarter, at which point it is pro-rated for the remainder of the academic year: the annual plan purchased at winter quarter is for 3 quarters of coverage (winter, spring and summer quarters); the annual plan purchased at spring quarter is for 2 quarters of coverage (spring and summer quarters). Please note: to be eligible to purchase either the annual plan or the quarterly plan, you must be a registered matriculating student the quarter you're making the purchase.

--HOW CAN I PURCHASE SUMMER QUARTER INSURANCE IF I DIDN'T SELECT ANNUAL AT AN EARLIER QUARTER & I'M NOT A REGISTERED STUDENT DURING SUMMER QUARTER?

You can purchase summer quarter only coverage even if you're not registered for summer quarter, as long as you were covered under the SHIP OR SHIP PLUS plan during spring quarter. Please note the higher quarterly premiums on page 9 of the 2011-2012 Booklet located at the student insurance website. Summer quarter premiums are higher ONLY if you are purchasing insurance when you're not registered for summer quarter. This is due to the cost of administrative services provided by the university.

--I AM GRADUATING THIS QUARTER & I PURCHASED THE ANNUAL PLAN-ARE THERE ANY CHANGES IN THE CARE I RECEIVE WHEN I'M NOT A REGISTERED STUDENT BUT STILL HAVE SHIP OR SHIP PLUS?

For quarters when you're not a registered student:

- Student doesn't receive one free visit per quarter at Hall Health

--AM I ELIGIBLE TO ENROLL IN THE UW INSURANCE PLAN?

Students and their dependents are eligible if:

State-Supported Degree Programs	Fee-Based Degree Programs*
The student is formally admitted as a matriculating student by the Graduate or Undergraduate Admissions offices, or the professional schools of Law, Medicine, Dentistry or Pharmacy and	The student is formally admitted as a matriculating student by the University of Washington into a for-credit, fee-based degree program and
The student is registered as a matriculating student for classes through MyUW or the Office of the Registrar and	The student registers through UW Professional & Continuing Education and pays the Services & Activities Fee at the time of registration and
The student remains enrolled in classes through the third Friday of the quarter (tuition due date) in which the student is enrolled for coverage.	The student remains enrolled in classes through the third Friday of the quarter in which the student is enrolled for coverage.

*STUDENTS IN FEE-BASED COURSES OR PROGRAMS THAT DO NOT PAY THE UW SERVICES & ACTIVITIES FEE (INCLUDING GRADUATE NONMATRICULATED PROGRAM, DISTANCE LEARNING, ESL, NONCREDIT CLASSES, CONFERENCES & INSTITUTES, AND THE ACCESS PROGRAM) ARE NOT ELIGIBLE FOR THE UW INSURANCE PLAN.

--WHAT HAPPENS AFTER I SEE A MEDICAL PROVIDER?

When you enroll with LifeWise Assurance Company (LifeWise) you will receive a form asking if you are insured by any other insurance plans. If you are not, you should check the box that indicates NO, sign and date the form, and return it to LifeWise. If you are insured by another plan, you need to give the information asked about the plan. This will allow LifeWise to begin processing your claims. If you do not return this form, you will receive another one in the mail after the first time you use your benefits. You may be mailed additional forms from LifeWise. Be sure to respond to these mailings as well so that your claims can be processed in a timely fashion. If you do not return the form, your claim will not be processed.

--DO I HAVE TO PAY THE DOCTOR ON THE SAME DAY OF SERVICE, OR WILL THE DOCTOR BILL THE CLAIMS OFFICE FIRST? HOW DO I FILE THE CLAIM?

When you visit a network provider or a medical provider that is contracted with LifeWise Assurance Company, you will not need to file a claim. Simply present your LifeWise ID card at the time of service and your provider will file the claim for you. If you visit any other medical provider you'll need to submit the claim yourself by printing off a claim form and mailing it to LifeWise Assurance Company, P.O. Box 91059, Seattle, WA 98111.

--ARE THERE NETWORK AND NON-NETWORKER PROVIDERS FOR DENTAL AND VISION BENEFITS?

There are no network providers for dental and vision care, only for medical. You may go to **ANY** dentist or optometrist anywhere in the world, as long as he/she is a licensed provider. Some providers will not directly bill LifeWise Assurance Company and in these cases you'll need to submit the claim yourself. Remember to always take your LifeWise ID card with you.

--I HAVE A TA/RA/SA APPOINTMENT. WHERE DO I GET INFORMATION REGARDING THE GRADUATE APPOINTEE INSURANCE PLAN (GAIP)?

The GAIP insurance plan is administered by the Benefits Office. Their phone number is 206-543-2800. Their office is located at 4333 Brooklyn Ave NE, and their email address is benefits@u.washington.edu. You should speak to a GAIP Consultant.

--I HAVE A GAIP ELIGIBLE APPOINTMENT, BUT HAVE ALREADY SIGNED UP FOR STUDENT INSURANCE. WHAT DO I NEED TO DO?

You can cancel the student insurance plan on MyUW or in person at the Student Fiscal Services Office prior to the 3rd Friday of the quarter. If it's past the 3rd Friday of the quarter, you need to contact the Benefits Office (see contact information in earlier paragraph) and ask them to confirm that you do have a GAIP eligible appointment this quarter. When confirmed, the GAIP consultant contacts the Student Insurance Office and asks us to cancel the student insurance. If you've already paid for the student insurance, your student account will be credited; if unpaid, the charge will be dropped. There are some situations when the student insurance plan will automatically be canceled. Much depends on the timing of the TA/RA/SA appointment being entered in the payroll system. If you purchased annual insurance at a prior quarter and then receive a GAIP eligible appointment, you will be credited and receive a check for the remaining quarters in the policy year, minus an administration fee.

--I TRIED TO CANCEL THE STUDENT INSURANCE BUT COULDN'T. I AM AN INTERNATIONAL STUDENT. WHY CAN'T I CANCEL IT?

International students are required to enroll in the student insurance plan. If you have other insurance coverage, you need to contact the International Student Services, room 459 Schmitz Hall; phone number 206 221 7857; website: <http://iss.washington.edu>. If International Students Services find that your insurance policy is adequate, they will contact our office and ask that we cancel the current quarter's UW insurance plan.

--I NEED VERIFICATION THAT I AM ENROLLED IN THE STUDENT INSURANCE PLAN. HOW DO I DO THAT? The Student Insurance Office can provide the verification. You can come in to our office, 459 Schmitz; email us at stdins@u.washington.edu; or call us at 206-543- 6202. We can print out the verification for you to pick up at this office, email or scan it to your computer, or mail it to your address.

--I AM ENROLLED IN THE PLAN AND JUST GOT MARRIED or I AM ENROLLED IN THE PLAN AND JUST HAD A BABY. HOW DO I GET MY SPOUSE OR BABY ADDED TO THE PLAN? You can contact the Student Insurance Office for the procedures and pro-rata premium. You must enroll your newly acquired Dependent within 30 days of marriage or domestic partner registration, or

60 days of birth or placement for adoption.

--WHO ARE THE NETWORK PROVIDERS FOR THIS PLAN SO I CAN GET THE HIGHEST PERCENTAGE OF COVERAGE? Network providers in our local area are:

- University of Washington Medical Center
- Hall Health Primary Care Center on the main campus.
- Harborview
- UW Physicians
- University Physicians Network
- Seattle Cancer Care Alliance
- Children's Hospital
- Northwest Hospital (beginning Autumn Quarter 2011)

To find a UW Medicine provider, please review their website at:

<http://uwmedicine.washington.edu/PatientCare/PatientCareOverview>. The local area means King, Pierce, Snohomish and Kitsap counties. Most procedures are at least partially covered, but there are a few that are covered at 100%. See the summary chart in the policy booklet.

--WHAT IF I REQUIRE MEDICAL CARE OUTSIDE OF THE LOCAL AREA?

Please contact LifeWise Assurance Company to see if there are any secondary network providers in your area. Their phone number is 1-800-971-1491.

CONTACTS

Student Insurance Office
459 Schmitz Hall
(206)543-6202
stdins@u.washington.edu
<http://depts.washington.edu/ovpsl/insurance/>

LifeWise Assurance Company
1-800-971-1491
Website: student.LifeWiseac.com/uw/ship

Hall Health Primary Care Center
315 East Stevens Circle
(206)685-1011
hhpccweb@u.washington.edu
<http://www.hallhealthcenter.com>

Graduate Appointee Insurance Program (GAIP) Benefits Office
4333 Brooklyn Avenue NE
(206)543-2800
benefits@u.washington.edu
<http://www.washington.edu/admin/hr/benefits/insure/gaip/index.html>