INTERNATIONAL STUDENT HEALTH INSURANCE PLAN
I-SHIP

2014-2015
9/20/14 - 9/19/15
Chris Dessert
I-SHIP Counselor

Hall Health Center
Wellness Resource Center

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International Student Health Insurance Plan (ISHIP)
Your ISHIP

- Administered by Premera Lifewise.
- Ensure adequate medical insurance in this country.
- Benefits tailored to international students
- Many clinics won’t bill foreign insurances.
- Many foreign insurances won’t accept U.S. claims.
How Does It Work?
Tier System

- **In-Network**
  - Clinics that are contracted with Lifewise.
  - Healthpoint Bothell
    - [http://www.healthpointchc.org/health-centers/bothell](http://www.healthpointchc.org/health-centers/bothell)

- **Non-Network**
  - Clinics not contracted with Lifewise.
How Much Does It Cover?
How Much?

• In-Network
  – 75% coverage (after you pay $100 quarterly deductible)

• Non-Network
  – 60% coverage (after you pay $100 quarterly deductible)
Medical Benefits

- Annual and physical exams (deductible is waived)
- Emergency Care
- Women’s Health
- Rehabilitation
  - Physical therapy, massage therapy, and acupuncture.
- Mental Health
  - Individual/group therapy and medication management.
- Evacuation/Repatriation
Pharmaceuticals

- **Network Providers**
  - $20 copay for generic drugs
  - $30 copay for brand name drugs
  - $45 copay for non-formulary drugs

- **Non-network Providers**
  - 50% coverage
  - Up to $150 maximum per prescription
Dental Coverage

- $25 yearly deductible
- $300 maximum benefit
- Routine exams and cleanings.
- **Restorative care (crowns, fillings, etc) are not covered.**
- Any licensed practitioner.
- Ask clinic if they accept and will bill your insurance.
Vision Coverage

- Eye exams up to $150.
- See any licensed eye doctor.
- Doesn’t cover hardware (eye glasses, contact lenses, etc.)
When Am I Covered?
The annual coverage is for all four quarters (Fall, Winter, Spring, & Summer).

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Coverage Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall</td>
<td>Sept. 20 – Jan. 4</td>
</tr>
<tr>
<td>Winter</td>
<td>Jan. 5 – Mar. 29</td>
</tr>
<tr>
<td>Spring</td>
<td>Mar. 30 – June 12</td>
</tr>
<tr>
<td>Summer</td>
<td>June 13 – Sept. 19</td>
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</table>
In-Network Provider
Effective September 20, 2014, your health plan will be changing to include prior authorization.

**Plan Enrollment and Use**
- Getting Started with LifeWise Student Insurance
- Using Your Health Plan
- Enroll Family Members in Your Plan
- Access Your Claims

**Benefits and Features**
- Plan Information
- Pharmacy
- Find a Doctor, Hospital, Clinic or Other Provider
- Discounts
What do you want to do?

- **Search by name**
  
  Enter name of doctor, hospital, pharmacy name, etc.  
  
  Go

- **Zip Code**

- **Street Address / City**

- **Search by specialty or health need**

- **Learn about my condition or treatment options**

- Search for physicians, dentists and facilities within the LifeWise Assurance Company network to receive the highest possible benefit coverage that your plan offers.

- Please note that not all emergency or urgent care providers are in-network. So, be sure to confirm that the provider is a member of the LifeWise Assurance Company network.

- Some in-network and out-of-network medical centers charge a separate facility fee for doctor visits. So, when making an appointment, you should always ask your doctor’s office if a separate facility fee will be charged for your visit. If your doctor visit takes place at a medical center that charges a facility fee, your outpatient hospital benefit will cover a portion of this fee and you will need to pay the balance.

- Always contact the provider prior to receiving care to verify that the provider continues to be a member of the LifeWise Assurance Company network.
Your First Visit

• Johnny sees doctor at Healthpoint ( billed to your insurance )
  – Office visit is $100
  – Johnny pays $100 ( satisfies quarterly deductible )

• Johnny gets x-ray ( billed to your insurance )
  – X-Ray is $100
  – I-SHIP pays $75
  – Johnny pay $25

• Johnny gets generic medication
  – Johnny pays $20

• Johnny pays total of $145.
I DON'T HAVE ANY IDEA

WHAT'S GOING ON HERE
Get Help

• International Students Services
  – Husky Hall

• I-SHIP office
  – Hall Health Center

• I-SHIP website
  – http://washington.edu/ship

• Lifewise website
  – http://student.lifewiseac.com
What Can I Do Now?
Action Plan

• Get pre-registered at Healthpoint Bothell or In-Network Clinic.
• Get advice from your ISHIP Counselor.
• Create account on Lifewise website.
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Benefit Booklets
- SHIP Students 2013-2014 (.pdf)
- SHIP Students 2014-2015 (.pdf)

Summary of Coverage
- SHIP Summary of Coverage 2013-2014 (.pdf)
- SHIP Summary of Coverage 2014-2015 (.pdf)

Plan Benefit Summaries
- Summary of Plan Benefits and Enrollment Information
Action Plan

• Get pre-registered at Hall Health Center
• Get advice from your ISHIP Counselor
• Create account on Lifewise website
• Ask a lot of questions! To everybody. At any time.
  – You will get an answer.
  – You will have the answers.
  – It will make you popular.
Can I Waive ISHIP?

- You are funded by your government, or the US government.
- You receive health insurance from a US employer of your parent, spouse, or domestic partner.
- You are enrolled at UW but are doing research outside of the US.
- You are working in the US and are receiving health insurance through your employer.
- You are an exchange or “visiting” student attending UW through an official exchange program sponsored by a UW department or the UW Office of International Programs & Exchanges.
How to Waive?

• Submit online waiver request at ISHIP website
  – Must submit by 1pm of the tuition deadline (third Friday of the quarter).

• Still not sure if you can waive?
  – Email inswaive@uw.edu