

# Frequently Asked Questions

## How do I sign up for ISHIP?

You sign up for ISHIP at the time you register for classes. You are automatically signed up for student only/quarterly coverage. You may elect the annual coverage or add any spouse or dependents to your coverage at that time.

## How much does ISHIP cover?

At Hall Health Center most services are covered at 75%.\* At other in-network clinics most services are covered at 75% after you pay your \$100 quarterly deductible.

## When am I covered?

Quarter	Coverage Period
Autumn	Sept. 1 – Jan. 2
Winter	Jan. 3 – Mar. 25
Spring	Mar. 26 – June 17
Summer	June 18—Aug. 31

## Where do I go to see a doctor?

Hall Health Center provides the best level of coverage but you can see any provider in the Lifewise Company network of clinics. Go to <https://student.lifewiseac.com/uw/ship> to search for a network clinic in your area.

## How do I get an insurance card?

An insurance card is mailed to you 2-3 weeks after the start of your coverage. If you lost or didn't receive your card, contact the ISHIP office at [stdins@uw.edu](mailto:stdins@uw.edu).

## What services does ISHIP fully cover?

ISHIP fully covers preventative services, such as physical/annual exams, and many vaccines such as HPV, MMR, flu, Hepatitis A/B, and TdaP when administered at an in-network clinic.

## Does ISHIP cover dental care?

Yes. ISHIP covers routine exams, cleanings, and restorative care (fillings, crowns, etc) up to \$500 per plan year after you pay your \$25 annual deductible.

## Does ISHIP cover eye care?

Yes. ISHIP covers one routine eye exam up to \$150 per plan year. Vision hardware (frames, contacts, etc.) is covered up to \$150 per plan year also.

## Am I covered if I see a non-network doctor?

Yes. Most services are covered 60% after you pay your \$100 quarterly deductible.

## Does ISHIP cover emergency room visits?

Yes. ISHIP covers at 75% after you pay your \$100 copayment and \$100 quarterly deductible.

## Can I waive the ISHIP requirement?

If you fit one of the categories outlined in the link below you may qualify for a waiver. For more information go to: [iss.washington.edu/health-insurance](http://iss.washington.edu/health-insurance)

## How much does ISHIP cost?

The ISHIP premium is \$331 per quarter for the 2017-2018 academic year. The cost of annual coverage is simply the quarterly premium times the total number of quarters of coverage.

## How much do I pay for medication?

When purchasing medication at an in-network pharmacy you pay:  
\$0 for preventative drugs  
\$20 for generic drugs  
\$30 for formulary drugs  
\$45 for non-formulary drugs  
50% for specialty drugs

## What happens after my doctors visit?

You will receive an Explanation of Benefits in the mail detailing your office visit and what ISHIP covered. You will then receive a bill from the doctors office for any amount that you are responsible for.

\* lab tests at Hall Health Center are subject to your \$100 quarterly deductible.

## What services does Hall Health Center offer?

Hall Health Center offers a wide range of services to include:

Consulting Nurse  
Primary Care  
Sports Medicine  
Physical Therapy  
Mental Health  
Travel Medicine  
Pharmacy

## Glossary

**Copayment** is a fixed amount you pay for covered services, usually when you receive the service.

**Deductible** is the amount you owe in health care services before your insurance begins to pay.

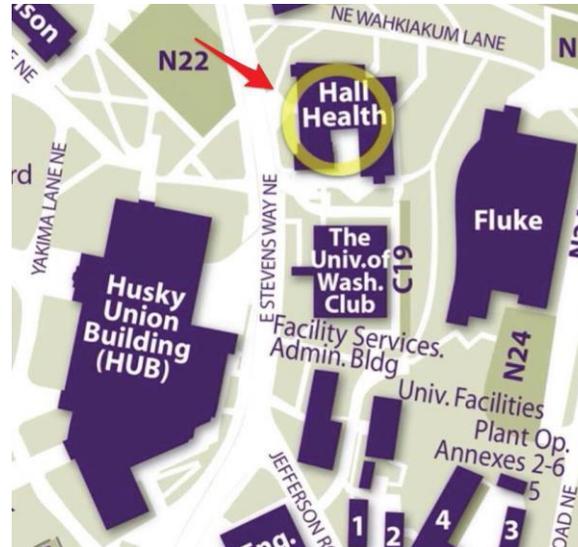
**Network Provider** is a health care provider that has a contract with Lifewise Assurance Company to provide care at a discount.

**Premium** is the amount you pay for your medical coverage.

## Have more questions?

The ISHIP Office is located in the Health Promotion office within Hall Health Center. When you enter Hall Health, it is the first office to the right.

Email us at [stdins@uw.edu](mailto:stdins@uw.edu) or call 206-543-6202.



## Go To Our Website!

<http://www.washington.edu/ship/international-student-insurance-health-plan/>

## LifeWise Portal

<https://student.lifewiseac.com/uw/ship>



INTERNATIONAL STUDENT  
HEALTH INSURANCE PLAN

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