

ATTACHMENT E

AWAY FROM CAMPUS BENEFITS FOR STUDENTS

All covered expenses must be incurred within 12 months following the date of injury or onset of sickness.

IT IS THE STUDENT'S/FAMILY'S RESPONSIBILITY TO NOTIFY STUDENT HEALTH SERVICE OF ANY EMERGENCY ROOM TREATMENT OR HOSPITALIZATION AND TO ASSIST IN THE COORDINATION OF OBTAINING RECORDS. Please do so as soon as you are able. In addition, whenever possible, follow-up care should be arranged through Student Health Service.

Student Health Service, WUMS
Campus Box 8030, 660 South Euclid Ave.
St. Louis, Missouri 63110-1093
Telephone (314) 362-2346 Fax (314) 362-0058

When an eligible student requires medical services because of an accident or sickness, benefits are payable as follows:

EMERGENCY ROOM CARE - Expenses for treatment in an emergency room for an injury or acute illness and follow-up services of a doctor, an x-ray, lab test, or 4 physical therapy visits within 90 days of the date of original care is considered part of the eligible emergency room expense which is payable as follows.

- \$50 deductible is the responsibility of the student.
- Student Health Service pays the next \$150 at 100%.
- Expenses above \$200 payable at 80%, limited to a total expenditure by the Health Service of \$1,000.
- Prescriptions filled away from the Health Service are not reimbursable.

HOSPITALIZATION

Room & Board: \$150 @ 100%, 80% of balance, semi-private room. Private room covered only if required for medical reasons.

Intensive Care: Maximum of \$450 per day.

Hospital Charges - after room and board, payable as follows:

\$750 @ 100%, balance of bill payable at 80%.

In-hospital Physician Visits, excluding surgical procedure and post-operative care, up to a maximum of \$1,000.

Private duty services of a Nurse, when rendered in a hospital is covered at 80%.

Ambulance Expense for travel directly to or from a hospital is covered at 100%, after a deductible of \$15.

Surgical Procedures: \$600 covered @ 100%, 80% of balance.

Anesthesia: maximum payment of no more than 50% of surgeon's payment.

Consultations by specialists when required by attending physician, for patients confined in a hospital, \$100 payable at 100%, balance at 80%.

Away from campus benefits (con't):

Reports are required from all medical care providers before bills can be processed for payment.

Upon receipt of the appropriate medical records, all payments will be made directly to the providers of service, unless the student submits proof of payment for reimbursement.

If the student is covered by any other valid and collectible medical insurance, all bills must be submitted to that plan FIRST. Student Health Service will accept responsibility for any balances due to deductible amount.

LIMITATIONS, EXCLUSIONS

Medical expenses covered by any other valid and collectible insurance should be submitted to that plan FIRST. If expenses exceed the benefits of such insurance this Plan will apply to the balance.

Treatment or correction of pre-existing illness or injury is not covered unless that problem interferes with the student's ability to function effectively as a student. Coverage is provided after the student has been enrolled for 12 consecutive months.

Student Health Service will assist in the evaluation of a student's need for artificial appliances, such as eye-glasses, hearing aids, braces, contraceptive devices, diabetes testing equipment/supplies, biofeedback programs, etc.; however, it cannot assume responsibility for their costs.

The following are not covered:

Elective surgery and/or cosmetic surgery, except when made necessary by injury occurring while student is enrolled at the medical campus.

Dental treatment, except that made necessary by injury to a sound natural tooth.

Aviation accidents other than to passengers on scheduled or chartered commercial airlines.

Illness or injury as a result of war, or any act thereof.

Elective abortions.

Evaluation of sexual dysfunction.

Sterility evaluation or treatment.

Injury or sickness first manifesting itself while in the Armed Services.

Injury, sickness or disease for which the student is covered by benefits under any workers' compensation, occupational disease act or law, or state disability plans.

Washington University School of Medicine
Student Health Service
660 South Euclid Ave. - Campus Box 8030
St. Louis, Missouri 63110-1093

(314) 362-2346
Benefits info.
FAX: (314) 362-0058

Student Health Service provides a variety of services for full-time students registered in the medical and allied professional programs of the medical campus. It offers easy access to medical and psychiatric care so that physical and emotional problems will interfere as little as possible with university life. The cost of these benefits, as described here in this summary, is covered through tuition, or in some cases through the payment of a special fee.

Treatment or correction of pre-existing illness or injury is not covered unless that problem interferes with the student's ability to function effectively as a student. Coverage is provided after the student has been enrolled for 12 consecutive months.

ELIGIBILITY-EFFECTIVE DATE & TERMINATION PROVISIONS

All students meeting the minimum number of hours as required by the University for full-time status are eligible for coverage under this plan. Students are required to submit a pre-matriculation health history and physical examination and to provide proof of immunity to and/or freedom from certain diseases.

SUMMARY OF BENEFITS

The Washington University School of Medicine Student Health Plan provides benefits payable at 100% through Student Health Service for medical care authorized by Student Health Service physicians. There is a maximum lifetime benefit per student of \$1,000,000.

Explanation of medical benefits away from campus is detailed on a separate sheet of paper.

SERVICES AVAILABLE AT STUDENT HEALTH include:

Outpatient care and treatment usually performed in a doctor's office.

Counseling and psychiatric care. Initial evaluations are made at the Medical Campus Health Service. Subsequent care may be provided at the medical campus or a designated physician's office.

Maternity benefits.

Allergy shots.

Contraception advice, annual PAP tests.

Sexually transmitted disease information and treatment.

Confidential HIV testing.

Specialty clinics at the Health Service include dermatology and allergy. Students needing care outside the realm of the Health Service are referred by the Student Health Service staff to appropriate specialists at the Medical Center.

Available Services (con't):

Physical therapy treatment (four visits maximum), unless an extension is approved by the Health Service Director.

Statements of health for internships, practicums. Payment is required for students needing physical examination or laboratory studies.

Diagnostic tests may be obtained through the Student Health Service if covered by or approved by the Health Service staff.

Medicines prescribed by Health Service physicians may be obtained at the Student Health Service. Over the counter products are not covered.

DENTAL EXPENSES - covered **only** following injury to a sound natural tooth - first \$300 @ 100%, 80% of balance, not to exceed \$1,000 as a result of any one incident.

ELIGIBILITY, EFFECTIVE DATES AND TERMINATION OF COVERAGE

All outpatient Student Health Service benefits take effect on the date of registration, continue while the person is a student, and cease the day of withdrawal or graduation from school.

Hospital and emergency room benefits take effect on the date of registration, exist while the person is a student and continues for 30 days after the student graduates, withdraws or completes a course of study by turning in all thesis paperwork to the appropriate office. Students who graduate at the conclusion of the spring semester will be covered for emergency room care and hospitalization until July 1 or the date their internship begins, whichever comes first.

Occupational Therapy and Physical Therapy students on six-month affiliations who have paid the required health fee are covered for emergency room care and hospitalization only. Outpatient benefits cease the last day of the spring semester for students outside the St. Louis area. Students who pay the required health fee and remain in the St. Louis area may receive outpatient care at the Student Health Service.

EMERGENCY CARE

If the Student Health Service is closed and the situation demands immediate care, students may go to Barnes Hospital Emergency Room.

Medical emergency means the sudden, unexpected onset of a medical condition so severe that failure to receive immediate medical care might place the student's life in jeopardy or cause serious impairment to bodily functions.

Report all ER visits to the Student Health Service the following day (Monday, if it occurs over a weekend). If follow-up care is indicated, it should be arranged through the Student Health Service.

It is the responsibility of the student to notify Student Health of any Emergency Room care or hospitalization, and to assist in retrieving reports required from all medical care providers before bills can be processed for payment.