



# Golden Buffalo Student Health Plans

## SELECTION/WAIVER FORM

**The University of Colorado endorses a policy of mandatory health insurance coverage for students on the UCB campus carrying one or more credit hours. Students may elect coverage under their own insurance, through their employer or their parents' policies.**

Access, Continuing Education, Time Out, Semester at Sea, Study Abroad, and Evening MBA students are not eligible for automatic enrollment. These students must come to the Golden Buffalo Student Health Plans Office, Room 336 at Wardenburg Health Center to fill out the 4005 enrollment form and pay for insurance every semester. Enrollment cannot be done online for these students.

**Student Gold Insurance Plan. \$860/semester. \$200 Deductible; \$250,000 Lifetime Maximum.** This option includes coverage for most Wardenburg Health Center (WHC) charges. It also provides coverage for services outside of Wardenburg, both nationally and worldwide, after the **deductible** and **co-payment** are met. When utilizing a network health care provider other than WHC, the plan pays 80% for outpatient care, professional services and inpatient hospitalization once the deductible is satisfied. Outside of the network the plan pays 50% of the usual and customary charges after the deductible is met. The 2008-2009 student health insurance policy booklet is available at WHC, which further describes benefits, co-payments, limitations, exclusions and special provisions. Please note: **Treatment outside of WHC requires a WHC referral.** Benefits are unavailable without a WHC referral unless you meet the exceptions listed below. Additional insurance can be purchased directly from the insurance company once enrolled in the Student Gold Plan at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)

**Wardenburg Campus Care Plan \$150/semester – Wardenburg Health Center Services Only.** This plan is not a health insurance plan; therefore, to select this plan you must be covered by a health insurance. This option allows you to receive services at WHC for primary care, lab, x-ray and women's health. See plan limitations and exclusions in the 2008-2009 Wardenburg Campus Care Plan brochure. WHC medical services and hours of operation are subject to change without notice.

**Waive Insurance.** You may waive the health plans if you are already covered by a health insurance plan. You are allowed to change from this option to Student Gold Health Insurance Plan after the enrollment period only if you are involuntarily terminated from another health insurance policy during the 30 days immediately preceding the request for late enrollment. **You may use WHC services without being enrolled in the student health plans by paying a fee for each service.**

**Please note: The University is not responsible for your health care costs. If you participate in the Plans offered, Wardenburg Health Center will provide covered services as set forth within the Plan.**

### Enrollment Period

The enrollment period extends through January 21, 2009. After the enrollment period, enrollment is allowed only if you have been involuntarily dropped from another insurance policy.

### WHC Referral System

If you choose the Student Gold Health Insurance Plan, you must use the WHC referral system to obtain your benefits. If you fail to obtain a WHC referral and do not meet the referral exceptions, you will not be eligible for any health insurance plan benefit. Using the WHC referral system means that **you must come to WHC for treatment first.** If a needed service is not provided by WHC, you will be referred to a community health care provider. **Your deductible and co-pay will apply when referred.** You do not need a WHC referral in the following situations:

- accidents;
- medical emergencies;
- medical care for dependents (children);
- treatment rendered outside a 15-mile radius of WHC; and
- whenever WHC is closed.
- OB/GYN

**Please be sure you understand this provision so you do not find yourself without coverage due to lack of a WHC referral.**