

Fall 2011

Dear MSOE Student,

Welcome to the 2011-2012 academic year! I would like to take this opportunity to share some information regarding the student health insurance policy offered through MSOE. Because student health coverage is essential to your academic success, we are offering a comprehensive plan to all students with 6 credit hours or more, from *Wisconsin Physicians Service (WPS)*, a leader in Wisconsin health and accident insurance plans. Health insurance for all full time students at MSOE is highly recommended.

Here are some highlights of what is included in the plan:

- The plan costs \$1,380 annually and offers \$100,000 of coverage per policy year. Dependent coverage remains available (directly through WPS).
- Students can enroll in the plan directly through WPS by mailing the enclosed enrollment form or by printing one at [www.wpsic.com/waicu](http://www.wpsic.com/waicu).
- The plan is in effect from August 1, 2011 to July 31, 2012.
- There is no plan deductible for services at the Student Health Center, \$100 per policy year deductible in the WPS Statewide Network, and \$200 per policy year deductible for out of network providers.
- Covered services provided by MSOE Health Services are paid at 100% (visits for illness, physical and women's exams, immunizations, routine preventative care, most labs, and prescriptions dispensed at the Student Health Center.)
- Covered services provided in the WPS Statewide Network (Preferred Providers) are 80% covered.
- Out of Network providers are 60% covered.
- The "find a physician and hospital directory" is available at: [www.wpsic.com/waicu](http://www.wpsic.com/waicu).
- \$750 prescription drug benefit per policy year, including a mail order service for routine medication.
- Intramural and club sports are covered. Club sports are limited to \$5,000 per injury and intramural sports are covered subject to policy limits. Intercollegiate sports are not covered under this policy.
- Graduating students who have had the insurance for at least 3 consecutive months may continue coverage for 9 months.
- Medical Emergencies no longer require a \$150 co-pay, if admitted.
- Up to \$500 of routine preventative care will be covered annually.

Full details of the plan can be found on this website [www.wpsic.com/waicu](http://www.wpsic.com/waicu) and select MSOE.

**\*NOTE:** You may already have health insurance through your family plan, but you should know that many insurance or HMO plans do not provide coverage outside of your home area; therefore, you should carefully review your policy before waiving the college offered plan.

The health and well-being of our students is very important to us and we hope you take the time to investigate and consider all of the information listed above. Should you have any questions regarding this information, please feel free to contact MSOE Health Services Director, Kathy Dechamps at 414- 277-7590. (During the summer, please leave a message and Kathy will get back to you ASAP). Thank you and we look forward to seeing you on campus very soon.

Sincerely,

Patrick J. Coffey  
Vice-president for Student Life / Dean of Students  
Milwaukee School of Engineering MSOE  
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