

Explanations

This is NOT an insurance plan.

As a Wabash College student, you are entitled to services within and affiliated with the **College's Student Health Center** and **Student Counseling Center** during the academic year, while on campus or while traveling for activities sponsored by Wabash College.

It is highly recommended that students do NOT treat this plan like an insurance policy. It is not an insurance policy. It is a **Student Health Center** and **Counseling Center** program that provides services on campus or when traveling for activities sponsored by Wabash College. There is reimbursement for some referred care off-campus and in a medical care emergency situation. The reimbursement levels cannot exceed the out-of-pocket expenses within your private insurance plan, whether through your parents' policy or your individual health insurance policy.

Students are strongly encouraged to maintain a health insurance policy of their own.

Please Note:

Eligible services within this program must be incurred between:

August 7, 2012 and May 12, 2013

Services incurred during academic breaks throughout that period are not covered, unless the student is participating in an activity sponsored by Wabash College.

Process

If you feel that you are eligible for reimbursement regarding an expense, please contact Carol Lamb, who is the nurse in the **Student Health Center**.

Ms. Lamb can be reached by calling (765) 361-6265 for instructions on how to proceed.

An explanation of benefits (EOB) from your health insurer will be required. This only pertains to **NON-Student Health Center** and **Counseling Center** providers.

All care performed in either the **Student Health Center** or **Counseling Center** will be provided free of charge, with no claims to file.

Athletic Insurance

Injuries resulting from participation in intercollegiate sports are NOT part of this program. All student-athletes are required to have their own primary health insurance, which covers intercollegiate sports injuries.

Wabash College carries an intercollegiate athletics insurance policy to supplement the health insurance policies of each student-athlete.

WABASH

COLLEGE

*Student Health
Center
&
Student Counseling
Center*

**Services for the
2012-2013
Academic Year**

Care at the Student Health Center and Counseling Center

Visits to the **Student Health Center** and the **Counseling Center** are unlimited and free of charge. Appointments are encouraged.

The following are inclusive of, but not limited to the services provided:

Illness Examinations

On-campus office visit with a physician and registered nurse. Diagnostic testing including rapid tests for strep, "mono," and influenza. Physician prescribed medicines. Some of these prescribed medicines may be distributed free of charge.

Wellness Examinations

On-campus service, including sports physicals, blood pressure checks, and general wellness exams. Service for student travel experiences, including travel immunizations, physicals for internships, and TB testing, and reading.

Other Medical Services

On-campus services for students include allergy injections, suturing of lacerations, suture removal, and ear irrigation.

Counseling

Short-term, solution-focused counseling with an emphasis on behavioral and cognitive-behavioral interventions.

Rehabilitation Services

(in conjunction with the Athletic Trainers)

Rehabilitation of injuries and other muscular problems. Pre- and post-surgery rehabilitation. Design of strength programs for individuals.

Referred Care

There may be times when the physicians are unavailable or are unable to perform all of the necessary testing for the students. In these instances, the students may be referred by personnel in the **Student Health Center** or **Counseling Center** to area physicians or hospitals.

Some expenses incurred by the students and not covered by the student's primary health care provider may be reimbursed. A schedule of reimbursable expenses is listed in the brochure. Reimbursement for Referred Care is covered only if the student was referred by personnel of the Wabash College **Student Health Center** or **Counseling Center**.

Medical Care Emergency

There may be times when a Medical Care Emergency exists and Wabash College **Student Health Center** personnel are unavailable. In those instances, the student should seek the proper medical treatment. Some expenses incurred by the students and not covered by the student's primary health care provider may be reimbursed.

A Medical Care Emergency is considered to be the sudden onset of an illness or injury where symptoms are of such severity that the absence of immediate medical attention could reasonably result in any of the following:

Placing your life in jeopardy; causing other serious medical consequences; causing serious impairment to bodily functions; or causing serious dysfunction of any bodily organ or part.

Medical Care Emergency and Referred Care Reimbursement Schedule

For a service to be reimbursed under this schedule, the situation must be deemed a Medical Care Emergency or Referred Care. The reimbursement amount will be limited only to expenses that your health insurance provider does not cover.

Ambulance

\$200 (limited to five per academic year)

Emergency Room Care

\$200 per condition

In-Patient Room & Board

Up to \$400 per day (limited to five per academic year)

Surgical Expenses (In-Patient and Out-Patient)

\$1,000 per condition

Doctor Visits (In-Patient only)

\$75 per visit (up to five visits per academic year limited to one visit per day when hospital-confined for non-surgical cases)

Mental and/or Nervous Disorder

\$500 per condition for all associated expenses

Out-patient X-Ray & Lab

\$500 per condition

Prescriptions

\$150 per condition

In-Patient Hospital Expenses

\$300/confinement

Medical and/or Surgical Consultation Fees

\$150 per condition

Necessary Durable Medical Equipment

Up to \$150 allowance