



# Student Health Plans Selection/Waiver Form

## Mandatory Health Insurance and Automatic Enrollment

The University of Colorado has a mandatory health insurance policy for students on the CU-Boulder campus. Students may elect coverage under an individual plan, through their employer or their parents' policies. Students enrolled in six or more credits (one credit for graduate students) will automatically be enrolled in the Student Gold Health Insurance Plan unless the Wardenburg Campus Care Plan is chosen or all coverage is waived by the semester enrollment deadline.

## Exceptions to Automatic Enrollment

Access, Continuing Education, Time Out, Study Abroad including Semester at Sea, Evening MBA students, and spouses/domestic partners and dependents are not eligible for automatic enrollment. If you wish to enroll in either of the university plans you must come to the Student Health Plans Office, Room 251 at Wardenburg Health Center to fill out the 4005 enrollment form and pay for the plan each semester. Enrollment cannot be done online.

## University Student Health Plans

**Student Gold Health Insurance Plan: \$1,215/semester; \$250 Deductible in-network; \$500 Deductible out-of-network**  
*Students must be enrolled in six credits (one credit for graduate students) to be eligible for this plan.*

This option includes coverage for most Wardenburg Health Center (WHC) services. It also provides coverage for services outside of Wardenburg, both nationally and internationally, after the deductible and co-payment are met. When utilizing an in-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 2011-2012 Student Gold Health Insurance policy booklet is available online and further describes benefits, co-payments, limitations, exclusions and special provisions. Additional insurance can be purchased directly from the insurance company once enrolled in the Student Gold Plan.

For treatment outside of WHC, a referral is required. Students on the Gold Plan must come to WHC for treatment first except in the following situations: accidents; medical emergencies; medical care for dependents (children); treatment rendered outside a 15-mile radius of WHC; whenever WHC is closed; and OB/GYN. If needed care is not provided at WHC, you will be referred to an in-network community health care provider. 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. Your deductible and co-pay will apply when referred.

**Wardenburg Campus Care Plan: \$165/semester for Primary Care Coverage at Wardenburg Health Center Only**

Wardenburg Campus Care provides primary care coverage for colds, flu, and other minor illnesses; minor injuries; annual exams; lab; and X-ray at Wardenburg Health Center with no co-pay or deductible. This plan is not a health insurance plan; therefore, to select this plan you must be covered by a private health insurance plan. See plan limitations and exclusions in the 2011-2012 Wardenburg Campus Care Plan pamphlet, available online.

## Coverage Dates for University Plans

Fall 2011 coverage begins 8/18/2011 and ends 12/31/2011. Spring 2012 coverage begins 1/1/2012 and ends 8/17/2012.

## Waive Insurance

You may waive the university-sponsored health plans if you are already covered by a private health insurance plan. Proof of coverage must be provided. Students may use WHC services without being enrolled in the student health plans on a fee-for-service basis.

## Enrollment Period

The fall 2011 enrollment period extends through August 31, 2011. After the enrollment period, enrollment is allowed only if you have been involuntarily terminated from another insurance policy during the 30 days immediately preceding the request for late enrollment.

For more information call the Student Health Plans Office at 303-492-5107 or visit [www.colorado.edu/studenthealthplans](http://www.colorado.edu/studenthealthplans).

**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.