

# A GUIDE FOR STUDENTS



**Center for  
Counseling and  
Psychological  
Services**

 **Habif Health and  
Wellness Center**  
STUDENT AFFAIRS AT WASHINGTON UNIVERSITY

314-935-6666  
habif.wustl.edu

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# Student Guide to Health and Well-being Services

*Habif Health and Wellness Center and the Center for Counseling and Psychological Services*

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## Introduction

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Your health and well-being is an essential part of your academic success while you are at Washington University in St. Louis (WashU). Your first stop for healthcare while at WashU should be the Habif Health and Wellness Center or the Center for Counseling and Psychological Services.

Habif Health and Wellness Center (Habif) provides excellent care for the evaluation and treatment of illness or injury, preventive health care, psychiatric services, and health education. We also have onsite ancillary services, including laboratory, x-ray, and pharmacy. Habif will bill your insurance for services provided.

Center for Counseling and Psychological Services (CCPS)

Co-located in the Habif Health and Wellness Center, the Center for Counseling and Psychological Services provides individual and conjoint counseling, group therapy, outreach and prevention programming, consultation services, as well as crisis counseling. When appropriate, referrals to private resources in the community are also provided.

This guide is intended to help you understand the basics about health care, how health insurance works, and the best way for WashU students to access care.

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## **Habif Health and Wellness Center**

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### **Services:**

Habif Medical Services includes routine and urgent care, sports medicine, travel medicine, psychiatry, allergy/immunizations, and ancillary services such as laboratory, X-Ray, and pharmacy.

### **Hours:**

Monday, Tuesday, Thursday, and Friday 8 am – 5 pm

Wednesday 10 am – 5 pm

Closed Saturdays, Sundays and University Holidays

Reduced hours during Winter and Summer Breaks

### **After Hours Care:**

In the event of a life-threatening emergency, call Campus Police (on campus) at 314-935-5555. The [Emergency Support Team](#) (EST) will respond during academic sessions. Off campus, call 911.

A virtual health care provider is always available for urgent conditions when Habif is closed. [TimelyCare](#) is a free service for all students who pay the student health and wellness fee and will be available via the TimelyCare app.

### **Contact information:**

Website: [habif.wustl.edu](http://habif.wustl.edu)

Main Office - 314-935-6666

Pharmacy - 314-935-6662

Laboratory - 314-935-4969

Health Promotion - 314-935-7139

Alcohol, Tobacco and Other Drug Services - 314-935-7386

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**Area Hospital:**

Washington University in St. Louis has a large physician network, Washington University Physicians. All Habif providers are part of this network, and they integrate services with Barnes-Jewish Hospital systems which allows for seamless and continuous care.

**Payment for Services:**

Payment for healthcare services is the responsibility of the student. Co-payments are due at the time of service. Students may pay by credit card, Bear Bucks or place the charge on their student account.

**Students should bring their insurance cards with them each time they visit any provider.**

**Medical Services:**

Habif Medical Services provides care for the evaluation and treatment of an illness or injury, preventative health care and health education. A team of board- certified physicians, physician assistants and nurse practitioners who are supported by licensed registered nurses and certified medical assistants is in place to meet the medical needs of our students.

All WashU students should seek treatment at Habif first. Any condition requiring specialized medical services will be referred to an appropriate community specialist. Please visit the [Habif Medical website](#) for further information.

**Pharmacy Services:**

**Quadrangle Pharmacy, LLC**, located in **The Habif Health and Wellness Center**, is available to all students.

Prescriptions are accepted from any licensed provider. You can transfer your prescription to our pharmacy using the form found on the [Quadrangle Pharmacy website](#).

The pharmacy accepts credit cards, Bear Bucks or the charge may be placed on the student's account.

**Radiology Services:**

Standard x ray services are available on site at the Habif Health and Wellness Center.

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### **Laboratory Services:**

Habif provides full laboratory services. This includes various tests that can be performed onsite such as mono, strep, urinalysis, Covid, flu, and others. The remainder of all testing is completed by LabCorp on site (our reference lab) and is on the Student Health Insurance Plan (SHIP) as a preferred provider.

### **Allergy and Immunization Services:**

Habif offers continuous care for students receiving an allergy injection prescribed by an allergist. Students may schedule appointments to receive their injections by calling (314) 935-6667.

Students obtaining allergy treatment services from Habif must present a printed, signed physician order, and the medication to be injected. They will be required to have an epi pen with them the day of their service. A prescription will be provided if necessary by one of medical staff. Their provider is also required to fill out a Habif form that can be found on the Habif website under "[Forms](#)". Allergy injections are given only by appointment. These appointments require a 30 minute waiting period following injection.

### **Travel Medicine Services:**

Habif offers care to students who are traveling abroad, including physical exams, advice, and immunizations as needed. It is advisable to book an appointment at least 3-4 weeks in advance of your travel. This visit will provide information about the necessary vaccines, administration of those vaccines, a discussion about current medications and how to obtain the needed supply prior to travel.

### **Health Promotion Services:**

Health Promotion Services works with campus partners to create a culture in which health and well-being are essential parts of a system-wide effort to help all students thrive at WashU.

Health Promotion Services provides free resources, programs, and risk reduction information related to alcohol and other drugs, mental health, and sexual health. Resources on community health and self-care are also available.

Find out more about Health Promotion Services on our website <https://students.wustl.edu/health-promotion-services/> or visit Zenker Wellness Suite at Summers Recreation Center (Room 303).

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## **Immunization Information:**

All incoming students must provide proof of immunization for the following:

- 2 vaccines each for measles, mumps and rubella after the age of one year old. A blood test to check for immunity (titers) may be provided in lieu of the immunizations. This can be performed at Habif. The SHIP covers MMR titers but those using a different health plan should check with their insurance regarding coverage.
- Meningococcal vaccine is required of all incoming first year students. A booster is required if the initial dose was given before age 16.
- 1 tuberculosis test (PPD skin test or blood test such as T-spot or Quantiferon gold) in the past 6 months for students at high risk of tuberculosis. These tests can be performed at Habif, but ideally should be done 6 months or less before coming to school. (mandatory for students at high risk)
- High risk for tuberculosis includes: foreign born from a high-prevalence country; travel for more than 2 months to a high prevalence country; contact with active tuberculosis; HIV positive; suppressed immune system from illness or medication (e.g. organ transplant, prednisone treatment); medical conditions such as cancer, or kidney failure; body weight 10% or more below ideal body weight; work in prison, nursing home, homeless shelter, or hospital; work in lab with mycobacteria; history of abnormal chest x-ray.

**Failure to comply with mandatory vaccines may result in housing or registration holds and the unvaccinated student may be requested to leave campus in the event of an outbreak on campus.**

It is also suggested that students provide proof of immunization for:

- Tetanus diphtheria acellular pertussis (Tdap) immunization within the past 10 years
- Hepatitis A and B vaccine
- Varicella vaccine
- Meningitis B vaccine
- HPV vaccine
- Routine childhood immunizations including polio
- Annual influenza and Covid vaccines

All Immunizations are available at Habif. Please [log on to your student portal](#) to schedule an appointment or email [studentimmunizations@wustl.edu](mailto:studentimmunizations@wustl.edu) for more information.

# Center for Counseling and Psychological Services (CCPS)

## **Services:**

Located within the Habif Health and Wellness Center, CCPS is comprised of mental health professionals who work with students to resolve personal and interpersonal difficulties, many of which can affect their academic experience. These concerns include conflicts with or worry about friends or family, issues with eating or drinking patterns, and feelings of anxiety and depression. Although some concerns are more frequent than others, students' experiences are quite varied. The professional staff help each student to better understand and work through their concerns using individual, group, and conjoint counseling, crisis services, as well as appropriate referrals to community resources. We work closely with the Habif psychiatry team who can assess whether medication should be used to help students with their emotional and mental health issues. Please visit the [CCPS website](#) for detailed information on the services.

## **Hours:**

Monday, Tuesday, Thursday, and Friday 8 am – 5 pm

Wednesday 10 am – 5 pm

Closed Saturdays, Sundays and University Holidays

Reduced hours during Winter and Summer Breaks

## **After Hours Care:**

In the event of a life-threatening emergency, call Campus Police (on campus) at 314-935-5555. The [Emergency Support Team](#) (EST) will respond during academic sessions. Off campus, call 988.

[TimelyCare](#) is a free service for all students who pay the student health and wellness fee and is available via the TimelyCare app. A virtual mental health care provider is always available for urgent conditions when CCPS is closed. Scheduled counseling visits, psychiatry visits, as well as crisis care are all available.

## **Contact information:**

[Center for Counseling and Psychological Services](#)

CCPS Coordinator - 314-935-6695 or [CCPScoordinator@wustl.edu](mailto:CCPScoordinator@wustl.edu)

## **Sexual Assault and Violence Prevention**

[The Relationship and Sexual Violence Prevention](#) (RSVP) Center is located in Seigle Hall (phone number: 314-935-8761)

Habif and CCPS work closely with the RSVP Center offering services to all survivors of sexual assault and interpersonal violence.



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## Student Health and Wellness Fee

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WashU in St. Louis assesses a student health and wellness fee to all full- time, degree-seeking students on the Danforth Campus.

The student health and wellness fee is designed to improve the health and well-being of the entire Washington University community. The fee is billed to the student tuition statement each semester. **This is separate from Health Insurance** and supports resources such as Timelycare, Summers Recreation Center, Health Promotion Services, as well as a number of no cost counseling visits in CCPS.

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## What is health insurance?

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WashU requires all full-time, degree-seeking students on the Danforth Campus to have health insurance.

Health insurance is a program designed to help pay for medical expenses and the high cost of medical care. It may also be referred to as “health coverage” and is sold by an insurance company.

The insurance company designs a health care plan for individuals or groups and places a cost for that plan. The cost for the plan is considered the “premium”. A premium is the amount an individual pays for the health care coverage under the plan. The premium is not the only cost for a person when purchasing a plan.

### Glossary of Common Insurance Terms

Here are some common terms that you will see within the language of an insurance plan coverage document, also called a “policy”

**Benefits:** the health care services you will have payment for under your insurance plan

**Claim:** a written request for payment to the insurance company of medical expenses that are covered under the insurance policy

**Co-Payment:** A co-payment is a defined dollar amount a patient pays for medical expenses. A co-payment is generally required at the time of service.

**Deductible:** the amount of money you must pay prior to any benefits being paid by the insurance company

**Dependent:** a person that the student has legal obligation to, such as a spouse, domestic partner (with certification) and/or children

**Enrollment period:** this is the timeframe for which a student may enroll their dependents into the medical plan, or, enroll in any optional plans, such as vision and dental insurance

**Network provider:** an insurance plan will pay more benefits (money) if you stay within a group of doctors, hospitals and other places. These networks have agreements

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with the insurance companies to provide care at a special rate. These providers will also do the paperwork on your behalf to get the benefits you are owed under your health insurance plan.

**Patient Responsibility:** Students have the responsibility to understand what the plan will and will not pay for prior to seeking care. It is also an individual responsibility to understand the policy rules, such as the referral requirement. The insured individual is accountable for understanding their health care policy. Examples of patient responsibility include Co-pay, Policy exclusions, Out-of- Pocket maximum

**Out of Pocket Maximum:** The most an insured would pay for covered services in a plan year.

**Policy:** the written document that informs an individual of the agreement to pay benefits for the owner of the policy

**Policy Premium:** the payment required for coverage under a specific insurance policy for a given period of time

**Policy year:** this is the period of time that the policy is in effect

**Policy exclusions:** some medical care is not covered by the health insurance plan. This is considered a “policy exclusion” All exclusions are specifically listed in the health insurance policy document. It is important to understand what the plan will not pay for.

**Pre-approval:** a provision in an insurance contract that the insured individual must seek prior approval from the insurance company before receiving certain treatments or services in order for them to be covered under the policy

**Premium:** the amount of money an individual will pay for the health insurance plan. At WashU, all students are charged this amount of money on their student accounting bill. Any student wishing to enroll a dependent does this directly with the insurance company.

**Referrals:** the student health insurance plan states that any member on the plan is required to go to Habif Health and Wellness Center prior to seeking any health care services while they are in the St. Louis area, unless they are seeking care for a medical emergency, OBGYN services, mental health services, or if they are 50 miles out of the St. Louis area.

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## **Student Health Insurance Plan (SHIP)**

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Washington University has partnered with United Healthcare Student Resources to provide the student health insurance plan for the current academic year.

The brochure and details about the policy coverage and exclusions can be found [here](#).

For questions concerning insurance benefits, enrollment, deductibles, claims, etc, contact **UHC Customer Service** at: **866-346-4826** or through the [UHC website](#)

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## Waiver Process

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Every academic year, full-time students in insurance-eligible programs are required to engage with the student health insurance process to ensure they have insurance that meets the University's coverage requirements.

Eligibility is determined by both the nature of the program (must be degree-awarding and traditionally full-time) and full-time enrollment in the upcoming semester.

The Student Health Insurance Premium is added to all eligible students' account in July of each year. Eligible students must pay the premium or complete the online waiver process prior to the deadline. The online waiver process is appropriate for students who already have health insurance from a parent, spouse/partner, or employer and their plan meets the University's waiver requirements. If the waiver is approved, the premium will be removed from the student's account.

The Student Health Insurance Plan waiver and open enrollment period will open on July 1, and remain open through September 5. During this time, ALL students/families should determine the best health insurance option for the upcoming academic year and complete one of the following 3 steps:

- **Waive Coverage:** Those students that plan to enroll/remain enrolled in health insurance through a parent, spouse/partner, or employer that meets all waiver requirements should use [this website](#) to complete the insurance waiver process.
  
- **Opt-In:**
  1. Students must be registered in WebSTAC for a full-time courseload, then
  2. After July 15, visit [this website](#) and login (existing students) or create an account (new students, use the "[name@wustl.edu](#)" format of their WashU email address)
  3. Once logged in, select the "opt in" button. This will ensure that they can use their health insurance promptly on the policy start date (August 1<sup>st</sup>). Students must not assume the Health Insurance Premium charge on their student accounts allows them to skip the opt-in step if they need to use insurance between August 1 and September 5.
  
- **Take no action and be defaulted in to the SHIP after September 5.**

A new waiver MUST be completed annually for any student wishing to not be enrolled in the student health insurance plan.

**Students on an F-1 or J-1 visa are not allowed to waive out of the plan unless they are on a US based employer plan through a US based insurance company.**

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## Choosing Health Insurance

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### Three major categories to consider when choosing a health plan:

1. **Network Coverage:** All insurance plans have a specific network that is considered “in-network.” This means the insured individual must access certain doctors and hospitals in order to have a full benefit under their plan. To be waiver eligible, a plan must provide comprehensive inpatient and outpatient medical and mental healthcare in the St. Louis area. The student health insurance plan provides this coverage and in addition provides nationwide coverage. The SHIP also provides emergency assistance for medical evacuation whenever a student or dependent is 100 miles or greater from home. This includes worldwide assistance.
2. **Financial Issues:** Every insurance plan has several financial pieces that must be considered when choosing a plan. These are:
  - **Premium:** All plans charge a premium based on the number of months the insured individual is purchasing insurance. In addition to paying this premium, other expenses for care may incur.
  - Deductibles
  - In-network and Out-of-network payments for care
  - Out of pocket expenses, including co-pays
  - A **deductible** is the amount of money the insured individual must pay prior to any benefits being paid by the insurance company.  
-The student health insurance plan has a deductible of \$350.00 per person, per policy year. This deductible is waived while getting care at Habif or CCPS.
  - **Co-payment (also called Co-pay)** is generally required up front at the time of service. Co-pays vary from plan to plan and also vary by service. The insured individual will also most likely have a different payment structure for accessing doctors, hospitals, radiology, etc. from a list of “in-network” providers than from those not in network.  
Copayment at Habif is \$10 to see the provider and then 20% of ancillary services such as lab and radiology services.

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- An ***out-of-pocket maximum*** is the total amount of money that the insured individual is responsible to pay for medical expenses you incur during a policy year. The insurance company will pay 100% of all medical expenses incurred once this amount has been reached.  
-The out-of-pocket maximum on the student health insurance plan is \$5,000 per person per policy year; or \$10,000 for all insureds in a family per policy year.

3. ***Privacy Concerns:*** Once a person reaches the age of 18, they are considered an adult and do not need consent from a parent to seek medical care. Students who participate in the student health insurance plan provided by the university will be the “owner” of that coverage. All financial matters between Habif, the student and the student health insurance carrier will only be known to the student.

### Which plan will be right for dependents?

Students may choose to enroll their dependents in the student health insurance plan or purchase another plan. Read the details carefully for high deductible or individual plans. Understand coverage for vision/dental/prescription drug care. It is also important that students consider what benefits are available if they need specialty care and diagnostic services and what care the plan excludes. Insurance plans for families must now provide coverage for children up to age 26.

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## Insurance Requirements and FAQs

**Q: When does my student account get charged for the student health insurance plan?**

**A:** The student health insurance premium will be applied to student accounts in July for the fall semester and in November for the spring semester. Students who register after these dates will be assessed the premium upon completion of registration.

**Q: When does coverage begin and end?**

**A:** The student health insurance policy dates are August 1<sup>st</sup> to July 31<sup>st</sup> each year.

**Q: When will my health insurance cards arrive?**

**A:** Cards are not mailed to students. Please follow the steps below to print out a copy of your card:

- Please visit the [UHC website](https://www.uhcsr.com/wustl) (<https://www.uhcsr.com/wustl>) and create a new 'My Account' or login into your existing My Account. You will need to use your wustl.edu email. Once done, you should have the option to print a copy of your insurance card, take a picture on your mobile device, or request a hard copy to be mailed to you.

**Q: I am going to travel abroad. What kind of insurance coverage should I have?**

**A:** The university's Student Health Insurance Plan provides out of network provider benefits while abroad. The student must pay for the services in full while abroad and can submit a claims receipt on their MyAccount for reimbursement. If they are studying abroad through WashU, the required study abroad insurance is not a replacement for the student health insurance plan. Students should speak with their academic advisor regarding the limitations of the study abroad insurance.

**Q: What does “in-network” and “out-of-network” providers mean?**

**A:** All insurance plans have a set of providers that have negotiated with the insurance company directly to provide services under the plan. When a person obtains services from an in-network provider, there will be less out of pocket expenses. The in-network provider listing can be found at [uhcsr.com/wustl](https://www.uhcsr.com/wustl)



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**Q: How can I receive a referral for medical care outside of Habif?**

A: Students on the student health insurance plan require a referral for all medical services within a 50 mile radius of St. Louis unless it is an emergency, they are seeking OBGYN or mental healthcare or they are visiting an urgent care center when Habif is closed. Most referrals require a visit with a Habif primary care provider first. Please book an appointment through the [student portal](#), call 314-935-6667, or email [habifnursing@wustl.edu](mailto:habifnursing@wustl.edu)

A new referral is required by UHCSR each policy year. If a student was previously enrolled in the SHIP and will remain on the plan the following policy year, they should call 314-935-6667 prior to 8/1 to ensure a new referral is on file for the start of the policy year. Students can also call this number anytime they have a question about their referral.

**Q: Does the SHIP include coverage benefits for dental and vision?**

A: There are limited dental and vision benefits on the student health insurance policy. Students have the option to purchase dental and vision insurances at an additional cost.

You should view the [student health insurance information](#) website or contact the student health insurance provider to obtain information concerning costs and coverage about the dental and vision plans.

**Q: What should I do if I have a billing question?**

A: Habif billing staff would be happy to answer any billing and/or insurance related questions. Please email [habifbilling@wustl.edu](mailto:habifbilling@wustl.edu).

**Q: How can I enroll into the ‘Continuation plan’ after graduation?**

A: WashU students who graduate in May, August, or December have the option to enroll themselves and their dependents in the Continuation Plan after the termination date of their plan. Students and dependents are only eligible for this continuation plan if they have been on the plan for the policy year directly preceding graduation.

For more information about the continuation plans available to Wash U graduates, please visit your UHCSR My Account or call the phone number on the back of your Student Health Insurance Plan card.

**Q: Do Graduate Programs offer subsidies for the student health insurance premium?**

A: Some graduate students on the Danforth campus (e.g. School of Engineering and Applied Science, George Warren Brown School of Social Work) might be eligible for subsidies of the for health insurance premium

Detailed information on the subsidies is available on each school website.

## Summary

Health and well-being are vital to WashU students' success. We strive to create a culture in which students build essential skills to care for their own physical and emotional well-being and to thrive – during their WashU experience and after graduation.

More information about our services can be found on our websites:

[Habif Health and Wellness Center and the Center  
Counseling and Psychological Services](#)

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