# RamCare

# COLORADO STATE UNIVERSITY

## Supplement Program

### Inclusions/Exclusions 2024-2025

RamCare coverage is limited to **medically necessary outpatient services** rendered at CSU Health Network only.

RamCare pays up to **\$3000 per semester for the following services** after your primary insurance has been billed and processed:

- Nurse Visits
- Medical & Psychiatry office visits
- Diagnostic Services: Includes routine x-rays, electrocardiograms, and laboratory tests (on site only) \*
- Outpatient Surgery: Limited to minor procedures performed at CSU Health Network only
- Physical Therapy Services
- Sports Medicine/ Orthopedic Clinic
- Allergy and Asthma Care

- Flu Vaccine
- Immunizations required for attendance at CSU (MMR, T-Dap, Meningitis)
- Nutrition and other General Counseling
- One Annual Prevention/Wellness Physical
- Birth control counseling and procedures
- Medical supplies in regular stock at CSU Health Network that are prescribed or utilized by a physician as part of a treatment plan

RamCare pays **up to \$200 per semester for prescriptions filled at CSU Health Network Pharmacy.** 

Use Flex Dollars (\$50 per semester) or pay out of pocket for these services at CSU Health Network only:

- Optometry Services
- Dental Services
- Immunization Clinic, except as outlined above
- Travel Clinic

 Voluntary or other services not medically necessary for the diagnosis or treatment of a medical condition

#### Exclusions (pay out of pocket for these services):

- Late Fees
- No Show Fees
- Laboratory Services\*
- Over-the-counter Pharmacy items
- DAY Program and Services

\*Please note: The RamCare Supplement Program only covers services within CSU Health Network; therefore, RamCare will not cover any specimens sent to an outside laboratory. Additionally, if a student has a lapse in insurance coverage, RamCare cannot be used.

For more information on RamCare, please visit: health.colostate.edu/ramcare

# \_ RamCare

## **Supplement Program**

Specifically designed for students who have private health insurance coverage\*, the RamCare Supplement Program is an inexpensive way to help cover out-of-pocket expenses for medical services provided at CSU Health Network after your primary insurance has been processed.

#### **Benefits**



#### Medical

Up to \$3000 per semester for student out-of-pocket expenses that would otherwise be payable at the time of service, including co-pays, co-insurance or deductibles.



#### **Prescription**

Up to **\$200 per semester** toward prescription drug costs at CSU Health Network Pharmacy



#### **Flex Dollars**

Up to **\$50 per semester** of flex dollars to be used towards **dental, vision** and other services within CSU Health Network

#### Cost

\$150 per Fall or Spring Semester \$100 per Summer Semester

Enrollment cost billed to student account

#### **Coverage Dates**

Fall 2024: 8/19/2024 to 1/17/2025 Spring 2025: 1/21/2025 to 5/31/2025

RamCare is a CSU program and **not** a health insurance plan.

RamCare will help pay balances remaining **after** your claim has been processed by your primary health insurance plan.

RamCare **only** applies to services provided by CSU Health Network.

#### **Enroll Online**

Complete online enrollment form by visiting <a href="health.colostate.edu/ramcare">health.colostate.edu/ramcare</a> or by scanning the QR code.

The deadline to enroll in RamCare is the University add/drop date.



\*Students enrollled in the student health insurance plan are not eligible to enroll in RamCare.



CSU HEALTH NETWORK

