

Designed Especially for the Domestic Students of



Student Injury and Sickness Insurance Plan
for the
2013-2014
Academic School Year

Important Student Health Insurance Information.

Your student health insurance coverage, offered by UnitedHealthcare Insurance Company may not meet the minimum standards required by the healthcare reform law for restrictions on annual dollar limits. The annual dollar limits ensure that consumers have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are \$1.25 million for policy years before September 23, 2012; and \$2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014. Restrictions on annual dollar limits for student health insurance coverage are \$100,000 for policy years before September 23, 2012 and \$500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage puts a policy year limit of 500,000 for each Injury or Sickness that applies to the essential benefits provided in the Schedule of Benefits unless otherwise specified. If you have any questions or concerns about this notice, contact Customer Service at 1-800-505-4160. Be advised that you may be eligible for coverage under a group health plan of a parent's employer or under a parent's individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent's employer plan or the parent's individual health insurance issuer for more information.

Welcome to UnitedHealthcare StudentResources

Good Health is vital to keeping your academic career on track, and health insurance plays a key role against unexpected illness or injury. But you may think that health insurance is too expensive for your financial situation or too complicated to make it worthwhile. Think again. Your institution is working with UnitedHealthcare StudentResources to provide you with straightforward, essential health care benefit coverage.

- Receive Basic Coverage for most major services, including pharmacy, hospitalization and psychotherapy services.
- Obtain online health information and benefit plan management tools anytime and anywhere on www.insuranceforstudents.com.

Who is eligible?

All domestic students registered for a minimum of 5 credit hours during the Fall or Spring Semesters (3 credit hours for Summer session) and who are eligible for medical care at the Student Health Services, students currently enrolled in the University of Miami FAU Medical School Program, or students taking at least 9 credit hours of online courses or Graduate Students enrolled in 5 or more credit hours or who have been granted Graduate Equivalent Full Time Waiver Status are eligible to enroll in the insurance plan on a voluntary basis. Eligible Dependents of enrolled students may participate in the plan on a voluntary basis.

How do I Enroll?

To sign up for the insurance Plan and to complete the enrollment process, please visit www.insuranceforstudents.com.

Find a Doctor, Hospital, or Lab

The Preferred Provider network for this plan is the United Healthcare Choice Plus. Preferred Provider can be found using the following link, www.insuranceforstudents.com.

Collegiate Assistance Program

Insured Students have access to nurse advice, health information, and counseling support 24 hours a day by dialing the number listed on the permanent ID card. Collegiate Assistance Program is staffed by Registered Nurses and Licensed Clinicians who can help students determine if they need to seek medical care, need legal/financial advice or may need to talk to someone about everyday issues that can be overwhelming.

Pharmacy Benefits

At UnitedHealthcare StudentResources our goal is to provide you with access to the medications you need and to provide you with the tools that will help you make informed decisions regarding medications. Our national retail network includes more than 60,000 pharmacies, with national and regional chains and many local independent pharmacies. You may receive your prescription drugs for a copayment when using a participating pharmacy.

To get prescription drug information go to www.insuranceforstudents.com, or call 1-855-828-7716.

FAU Pharmacy

FAU has a pharmacy on the Boca Raton Campus to fill prescriptions with a \$10 Copay per prescription for Tier 1 and \$20 Copay per prescription for Tier 2 and Tier 3. An option to mail prescriptions directly to the student is available. Please call FAU Pharmacy at 1-561-297-0072 for further information.

FrontierMEDEX: Global Emergency Medical Assistance

Through participation in the insurance plan each Insured Person has access to emergency medical assistance services when traveling 100 miles or more from campus, permanent home or around the world. Services are available 24 hours a day, 365 days a year, and meet or exceed the United States J-1 visa requirements for international students.

Key features of the program:

- No pre-existing conditions or territorial exclusions
- Worldwide network of pre-qualified medical providers
- Operations Centers with immediate world-wide response capabilities
- "Out-of-Area" medical problems alleviated

Key services include:

- Evacuation
- Repatriation
- Return of Mortal Remains
- Medical Consultation, Evaluation and Medical Referrals
- Foreign Hospital Admission Guarantee
- Critical Care Monitoring
- Prescription Assistance
- Emergency Message Transmission
- Care of Minor Children, left unattended due to medical incident
- Emergency Trauma Counseling
- Legal and Interpreter Referrals
- Lost Luggage or Document Assistance

On-Line Services

UnitedHealthcare StudentResources Insureds have online access to their claims status, EOBs, ID Cards, network providers, correspondence and coverage account information by logging in to My Account at www.insuranceforstudents.com. To create an online account, select the "My Account" link and follow the simple, on screen directions. All you need is your 7-digit Insurance ID number or the email address on file. Insureds can also visit our mobile site at my.uhcsr.com to access an electronic ID card.

Health Services Information

Eligible services at the Student Health Services (SHS) are covered at 100%, and the Deductible will be waived.

Prescription Drugs are covered at the SHS subject to a \$10 Copay per prescription for Tier 1 and \$20 Copay per prescription for Tier 2 & 3. TB Skin Testing for students 22 years of age or older, Interferon-Gamma Release Assays (IGRAs-blood tests) such as QuantiFERON are covered at the Student Health Service Only. HPV vaccine for students 27 years of age or older is covered at the SHS only, after a \$40 Copay per vaccine.

Boca Raton Campus: The Student Health Services is located on the Boca Campus in Building SS-8W, Room 240. The medical clinic is staffed by board certified physicians, advanced registered nurse practitioners and registered nurses. Appointments are needed for all services. Please call 1-561-297-2276 for an appointment. Students must be registered for the current semester or eligible to pay a "Visitor Fee" to receive services at the Student Health Services Clinic, regardless of their enrollment status in this insurance plan. NO SERVICES are available at any campus clinic after a student graduates.

Clinic hours: Monday to Friday: 8 AM to 5 PM. Hours may vary on holidays, during breaks or summer semesters and by campus.

Any student requiring medical care while on the Boca Campus (for emergencies) after Student Health Services closes should contact a Resident Assistant or the University Police. If off Campus, report to the nearest hospital or doctor. Please note that care received from a non-network physician, facility, or health care professional means a higher Deductible, Copayment and Coinsurance.

All Other Campuses: Students may be seen at the Jupiter Campus Student Health Services, located in the SR Building, Room 106. Please contact the Jupiter Campus Student Health Services at 1-561- 799-8678 for more information. Appointments also may be scheduled at the Davie Campus Student Health Service clinic located in the Student Union, SD Room 206. Please call 1-954-236-1556 for information and appointments. Harbor Branch students may call the office of Dr. Linda Delo, D.O., at 1-772-871-5900 to schedule an appointment.

Rates	Annual	Fall	Spring/Summer
	8/17/13 - 8/16/14	8/17/13 - 1/3/14	1/4/14 - 8/16/14
Student	\$2,388.00	\$ 934.00	\$1,500.00
Spouse	\$5,760.00	\$2,252.00	\$3,619.00
Each Child	\$3,600.00	\$1,407.00	\$2,262.00
All Children	\$7,200.00	\$2,815.00	\$4,523.00

NOTE: The amounts stated above include certain fees charged by the school you are receiving coverage through. Such fees may include amounts which are retained by your school (to, for example, cover your school's administrative costs associated with offering this health plan) as well as amounts which are paid to certain non-insurer vendors or consultants by, or at the direction of, your school.

To Learn More: Go to www.insuranceforstudents.com or Call 1-800-356-1235

SCHEDULE OF BASIC MEDICAL EXPENSE BENEFITS

Injury and Sickness

Up to \$500,000 Maximum Benefit Paid As Specified Below For Each Injury or Sickness
 Deductible Preferred Provider: \$250 Per Insured Person, Per Policy Year / Deductible Out-of-Network: \$500 Per Insured Person, Per Policy Year

Coinsurance Preferred Provider: 80% except as noted below / Coinsurance Out-of-Network: 60% except as noted below

Out-of-Pocket Maximum Preferred Providers \$5,000 Per Insured Person, Per Policy Year / Out-of-Pocket Maximum Out-of-Network \$10,000 Per Insured Person, Per Policy Year

The Preferred Provider for this plan is UnitedHealthcare Choice Plus.

If care is received from a Preferred Provider, any Covered Medical Expenses will be paid at the Preferred Provider level of benefits. If the Covered Medical Expense is incurred due to a Medical Emergency, benefits will be paid at the Preferred Provider level of Benefits. In all other situations, reduced or lower benefits will be provided when an Out-of-Network provider is used.

Out-of-Pocket Maximum: After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% up to the policy Maximum Benefit subject to any benefit maximums that may apply. Separate Out-of-Pocket Maximums apply to Preferred Provider and Out-of-Network benefits. Copays and per service Deductibles, and services that are not Covered Medical Expenses do not count toward meeting the Out-of-Pocket Maximum. Even when the Out-of-Pocket Maximum has been satisfied, the Insured Person will still be responsible for Copays and per service Deductibles. The policy deductible will be applied to the Out-of-Pocket Maximum. There is no Out-of-Pocket maximum at the Student Health Services.

Benefits are subject to the policy Maximum Benefit unless otherwise specifically stated. Benefits will be paid up to the maximum benefit for each service as scheduled below. All benefit maximums are combined Preferred Provider and Out-of-Network unless otherwise specifically stated.

NOTE: No benefits will be paid for services designated as "No Benefits" in the Schedule.

PA = Preferred Allowance	U&C = Usual & Customary Charges	
INPATIENT	Preferred Providers	Out-of-Network Providers
Hospital Expense , daily semi-private room rate when confined as an inpatient; and general nursing care provided by the Hospital. Hospital Miscellaneous Expense, such as the cost of the operating room, laboratory tests, x-ray examinations, anesthesia, drugs (excluding take home drugs) or medicines, therapeutic services, and supplies. In computing the number of days payable under this benefit, the date of admission will be counted, but not the date of discharge.	80% of PA	60 % of U&C
Intensive Care	80% of PA	60 % of U&C
Routine Newborn Care , while Hospital Confined; and routine nursery care provided immediately after birth for an Inpatient stay of at least 48 hours following a vaginal delivery or 96 hours following a cesarean delivery. If the mother agrees, the attending Physician may discharge the newborn earlier.	Paid as any other Sickness	
Physiotherapy	80% of PA	60 % of U&C
Surgeon's Fees , if two or more procedures are performed through the same incision or in immediate succession at the same operative session, the maximum amount paid will not exceed 50% of the second procedure and 50% of all subsequent procedures.	80% of PA	60 % of U&C
Assistant Surgeon	80% of PA	60 % of U&C
Anesthetist , professional services administered in connection with inpatient surgery.	80% of PA	60 % of U&C
Registered Nurse's Services , private duty nursing care.	80% of PA	60 % of U&C
Physician's Visits , non-surgical services when confined as an inpatient. Benefits do not apply when related to surgery.	80% of PA	60 % of U&C
Pre-Admission Testing , payable within 3 working days prior to admission.	80% of PA	60 % of U&C
OUTPATIENT	Preferred Providers	Out-of-Network Providers
Surgeon's Fees , if two or more procedures are performed through the same incision or in immediate succession at the same operative session, the maximum amount paid will not exceed 50% of the second procedure and 50% of all subsequent procedures.	80% of PA	60 % of U&C
Day Surgery Miscellaneous , related to scheduled surgery performed in a Hospital, including the cost of the operating room; laboratory tests and x-ray examinations, including professional fees; anesthesia; drugs or medicines; and supplies. Usual and Customary Charges for Day Surgery Miscellaneous are based on the Outpatient Surgical Facility Charge Index.	80% of PA	60 % of U&C
Assistant Surgeon	80% of PA	60 % of U&C
Anesthetist , professional services administered in connection with outpatient surgery.	80% of PA	60 % of U&C
Physician's Visits , Benefits for Physician's Visits do not apply when related to surgery or Physiotherapy.	100% of PA / \$20 Copay per visit	60 % of U&C
Physiotherapy , Physiotherapy includes but is not limited to the following: 1) physical therapy; 2) occupational therapy; 3) cardiac rehabilitation therapy; 4) manipulative treatment; and 5) speech therapy. Speech therapy will be paid only for the treatment of speech, language, voice, communication and auditory processing when the disorder results from Injury, trauma, stroke, surgery, cancer or vocal nodules. Review of Medical Necessity will be performed after 12 visits per Injury or Sickness. (60 visits maximum (Per Policy Year)) (Spinal Treatment - 24 visits maximum Per Policy Year)(Benefits include diagnosis and related services.)	80% of PA / \$10 Copay per visit	60 % of U&C
Medical Emergency Expenses , facility charge for use of the emergency room and supplies. Treatment must be rendered within 72 hours from time of Injury or first onset of Sickness.	100% of PA / \$100 Copay per visit	100% of U&C / \$100 Deductible per visit
Diagnostic X-Ray Services	80% of PA	60 % of U&C
Radiation Therapy	80% of PA	60 % of U&C
Laboratory Services	80% of PA	60 % of U&C
Tests and Procedures , diagnostic services and medical procedures performed by a Physician, other than Physician's Visits, Physiotherapy, x-rays and lab procedures. The following therapies will be paid under this benefit: inhalation therapy, infusion therapy, pulmonary therapy and respiratory therapy.	80% of PA	60 % of U&C
Chemotherapy	80% of PA	60 % of U&C
Injections , when administered in the Physician's office and charged on the Physician's statement.	80% of PA / \$10 Copay per Visit	60% of U&C
Prescription Drugs , Mail order Prescription Drugs through UHCP at 2.5 times the retail copay up to a 90 day supply. (For additional information regarding Prescription Drugs filled at the Student Health Services, see FAU pharmacy section on previous page.)	UnitedHealthcare Network Pharmacy (UHCP) \$15 copay per prescription for Tier 1 / \$40 copay per prescription for Tier 2 / \$60 copay per prescription for Tier 3 up to a 31- day supply per prescription.	No Benefits
OTHER	Preferred Providers	Out-of-Network Providers
Ambulance Services	80% of PA	80 % of U&C
Durable Medical Equipment , a written prescription must accompany the claim when submitted. Benefits are limited to the initial purchase or one replacement purchase per Policy Year. Durable Medical Equipment includes external prosthetic devices that replace a limb or body part but does not include any device that is fully implanted into the body. (\$700 maximum Per Policy Year) (Durable Medical Equipment benefits payable under the \$700 maximum are not included in the \$500,000 Maximum Benefit)	80% of PA	60 % of U&C
Consultant Physician Fees , when requested and approved by the attending Physician.	80% of PA	60% of U&C
Dental Treatment , made necessary by Injury to Sound, Natural Teeth only, \$500 maximum per policy year. (Dental benefits are not subject to the \$500,000 maximum benefit.)	80% of U&C	80% of U&C
Substance Use Disorder Treatment , services received on an Inpatient and outpatient basis. Institutions specializing in or primarily treating Mental Illness and Substance Use Disorders are not covered.	Paid as any other Sickness	
Maternity , benefits will be paid for an Inpatient stay of at least 48 hours following a vaginal delivery or 96 hours following a cesarean delivery. If the mother agrees, the attending Physician may discharge the mother earlier. (No further Physician Visit Copayment after 1st prenatal visit (In-Network.)	Paid as any other Sickness	
Complications of Pregnancy	Paid as any other Sickness	
Preventive Care Services , medical services that have been demonstrated by clinical evidence to be safe and effective in either the early detection of disease or in the prevention of disease, have been proven to have a beneficial effect on health outcomes and are limited to the following as required under applicable law: 1) Evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force; 2) immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention; 3) with respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration; and 4) with respect to women, such additional preventive care and screenings provided for in comprehensive guidelines supported by the Health Resources and Services Administration. No Deductible, Copay or Coinsurance will be applied when the services are received from a Preferred Provider.	100% of PA	No Benefits
Mental Illness Treatment , services provided on an inpatient and outpatient basis. Institutions specializing in or primarily treating Mental Illness and Substance Use Disorders are not covered.	Paid as any other Sickness	
Diabetes Services , in connection with treatment of Diabetes. See Benefits for Diabetes.	Paid as any other Sickness	
Reconstruction Breast Surgery following mastectomy , In connection with a covered mastectomy. See Benefits for Mastectomies Prosthetic Devices and Reconstructive Surgery.	Paid as any other Sickness	
Urgent Care Center , facility or clinic fee billed by the Urgent Care Center. All other services rendered during the visit will be paid as specified in the Schedule of Benefits.	100% of PA / \$50 Copay per visit	100% of U&C / \$50 Deductible per visit

Schedule of Benefits (continued)

The Plan includes the following Mandated Benefits: Benefits for Outpatient Services; Benefits for Procedures Involving Bones or Joints of the Jaw and Facial Region; Benefits for Post-delivery Care for a Mother and Her Newborn Infant; Benefits for Diabetes; Benefits for Mammography; Benefits for Mastectomy, Prosthetic Devices and Reconstructive Surgery; Benefits for Post-Surgical Mastectomy Care; Benefits for Osteoporosis; Benefits for Child Health Assurance; Benefits for Cleft Lip and Cleft Palate; Benefits for Newborn Infant, Adopted or Foster Child; Benefits for Hospital Dental Procedures.

Pre-existing Condition means any condition which manifested itself in such a manner as would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment or for which medical advice, diagnosis, care or treatment was recommended or received within the 6 months immediately prior to the Insured's Effective Date under this policy. Routine follow-up care to determine whether a breast cancer has recurred in a person who has been previously determined to be free of breast cancer does not constitute medical advice, diagnosis, care, or treatment for purposes of determining pre-existing conditions unless evidence of breast cancer is found during or as a result of the follow-up care.

Exclusions and Limitations

No benefits will be paid for: a) loss or expense caused by, contributed to, or resulting from; or b) treatment, services or supplies for, at, or related to:

1. Acupuncture;
2. Circumcision;
3. Congenital conditions, except as specifically provided under Benefits for Newborn Infant, Adopted or Foster Child or Benefits for Cleft Lip and Cleft Palate;
4. Cosmetic procedures, except cosmetic surgery required to correct an Injury for which benefits are otherwise payable under this policy or for newborn or adopted children;
5. Dental treatment, except for accidental Injury to Sound, Natural Teeth;
6. Elective Surgery or Elective Treatment, except cosmetic surgery made necessary as the result of a covered Injury or to correct a disorder of a normal bodily function;
7. Elective abortion;
8. Eye examinations, eyeglasses, contact lenses, prescriptions or fitting of eyeglasses or contact lenses, vision correction surgery; except when due to a covered Injury or disease process; or except as specifically provided under Benefits for Newborn Infant, Adopted or Foster Child or Benefits for Child Health Assurance;
9. Flat foot conditions; supportive devices for the foot; subluxations of the foot; fallen arches; weak feet; chronic foot strain; symptomatic complaints of the feet; and routine foot care including the care, cutting and removal of corns, calluses, toenails, and bunions (except capsular or bone surgery);
10. Hearing examinations; hearing aids; or other treatment for hearing defects and problems, except as a result of an infection or trauma; or except as specifically provided under Benefits for Cleft Lip and Cleft Palate or Benefits for Newborn Infant, Adopted or Foster Child, or Benefits for Child Health Assurance. "Hearing defects" means any physical defect of the ear which does or can impair normal hearing, apart from the disease process;
11. Hirsutism; alopecia
12. Hypnosis;
13. Immunizations, except as specifically provided in the policy, preventive medicines or vaccines, except where required for treatment of a covered Injury; or as specifically provided in the policy;
14. Injury or Sickness for which benefits are paid under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation;
15. Injury sustained while (a) participating in any interscholastic, intercollegiate, or professional sport, contest or competition; (b) traveling to or from such sport, contest or competition as a participant; or (c) while participating in any practice or conditioning program for such sport, contest or competition;
16. Investigational services;
17. Lipectomy;
18. Experimental organ transplants; if not experimental in nature, organ transplants will be covered as any other Sickness; organ donation;
19. Participation in a riot or civil disorder; commission of or attempt to commit a felony;
20. Pre-existing Conditions, will apply for the first 6 months, except for individuals who have been continuously insured under the school's student insurance policy for at least 6 consecutive months. Credit will be given for the time the Insured was covered under a previous similar plan if the previous coverage was continuous to a date not more than 63 days prior to the Insured's Effective Date under this policy; This exclusion will not be applied to an Insured Person who is under age 19;
21. Prescription Drugs, services or supplies as follows, except as specifically provided in the policy;
 - a. Therapeutic devices or appliances, including: hypodermic needles, syringes, support garments and other nonmedical substances, regardless of intended use; except as specifically provided in the policy;
 - b. Immunization agents, except as specifically provided in the policy, biological sera, blood or blood products administered on an outpatient basis;
 - c. Drugs labeled, "Caution - limited by federal law to investigational use" or experimental drugs;
 - d. Products used for cosmetic purposes;
 - e. Drugs used to treat or cure baldness; anabolic steroids used for body building;
 - f. Anorectics - drugs used for the purpose of weight control;
 - g. Fertility agents or sexual enhancement drugs, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra;
 - h. Growth hormones; or
 - i. Refills in excess of the number specified or dispensed after (1) year of date of the prescription.
22. Reproductive/Infertility services including but not limited to: family planning; fertility tests; infertility (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception; premarital examinations; impotence, organic or otherwise; female sterilization procedures, except as specifically provided in the policy; vasectomy; sexual reassignment surgery; reversal of sterilization procedures;
23. Routine Newborn Infant Care, well-baby nursery and related Physician charges except as specifically provided in the policy;
24. Preventive care services; routine physical examinations and routine testing; preventive testing or treatment; screening exams or testing in the absence of Injury or Sickness; except as specifically provided in the policy;
25. Services provided normally without charge by the Health Service of the Policyholder; or services covered or provided by the student health fee;
26. Deviated nasal septum, including submucous resection and/or other surgical correction thereof; nasal and sinus surgery, except for treatment of a covered Injury or treatment of chronic purulent sinusitis;
27. Skydiving, parachuting, hang gliding; glider flying, parasailing, sail planing, bungee jumping, or flight in any kind of aircraft, except while riding as passenger on a regularly scheduled flight of a commercial airline;
28. Sleep disorders;
29. Supplies, except as specifically provided in the policy;
30. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, or gynecomastia; except as specifically provided in the policy;
31. Treatment in a Government hospital, unless there is a legal obligation for the Insured Person to pay for such treatment;
32. War or any act of war, declared or undeclared; or while in the armed forces of any country (a pro-rata premium will be refunded upon request for such period not covered); and
33. Weight management, weight reduction, nutrition programs, treatment for obesity, surgery for removal of excess skin or fat.

This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy # 2013-34-1. For a full description of coverage including cost, benefits, exclusions, any reductions and limitations and the terms under which coverage may remain in force, please refer to the plan brochure at www.insuranceforstudents.com.

Non-Renewable One Year Term Insurance.

If you have any questions, please contact Customer Service at
1-800-356-1235 or www.insuranceforstudents.com