This is only a summary. It in no way modifies your benefits as described in your plan documents. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at **www.firststudent.com** or by calling **(800) 505-4160**.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Preferred Providers **$200** (Per Insured Person, Per Policy Year) Out of Network **$600** (Per Insured Person, Per Policy Year)	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	Yes. There are other specific **deductibles**.	You must pay all of the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services.
Is there an out–of–pocket limit on my expenses?	Preferred Providers **$5,000** (Per Insured Person, Per Policy Year) Out of Network **$15,000** (Per Insured Person, Per Policy Year) Preferred Providers **$10,000** (For all Insureds in a Family, Per Policy Year)	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out–of–pocket limit**.
Is there an overall annual limit on what the plan pays?	**No.**	The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of **preferred providers**, see www.firststudent.com or call (800)505-4160.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	**No.**	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	**Yes.**	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance (Coins)** is your share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible (ded).**
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Provider	Your Cost if You Use a Out of Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% Coins	40% Coins	May not apply when related to surgery or Physiotherapy.
	Specialist visit	20% Coins	40% Coins	May not apply when related to surgery or Physiotherapy.
	Other practitioner office visit	20% Coins	40% Coins	Visit limits may apply.
	Preventive care/screening/immunization	No Charge	Not Covered	Includes preventive health services specified in the health care reform law or benefits provided as mandated by state law.
If you have a test	Diagnostic test (x-ray, blood work)	20% Coins	40% Coins	——————none——————
	Imaging (CT/PET scans, MRIs)	20% Coins	40% Coins	——————none——————
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.firststudent.com	Tier 1 - Your Lowest-Cost Option	$15 Copay per prescription for Tier 1	Not Covered	Prescription limits may apply. You may need to obtain certain specialty drugs from a pharmacy designated by us. Preferred: Mail order Prescription Drugs though UHCP at 2.5 times the retail Copay up to a 90 day supply. Preferred: (If a retail UnitedHealthcare Pharmacy offers to accept a price that
	Tier 2 - Your Midrange-Cost Option	$35 Copay per prescription for Tier 2	Not Covered	
	Tier 3 - Your Highest-Cost Option	$60 Copay per prescription for Tier 3	Not Covered	

Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Provider	Your Cost if You Use a Out of Network Provider	Limitations & Exceptions
	Tier 4 - Additional High-Cost Option	Not Applicable	Not Applicable	is comparable to that of a mail order pharmacy, then up to a consecutive 90 day supply of a Prescription Drug Product at 2.5 times the Copay that applies to a 31 day supply per prescription.)
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% Coins	40% Coins	——————none——————
	Physician/surgeon fees	20% Coins	40% Coins	——————none——————
If you need immediate medical attention	Emergency room services	20% Coins $150 Copay per visit	20% Coins $150 Ded per visit	May be limited to use of emergency room and supplies. Treatment must be rendered within 72 hours from the time of Injury or first onset of Sickness. The Copay/per visit Ded will be waived if admitted to the Hospital.
	Emergency medical transportation	20% Coins	20% Coins	——————none——————
	Urgent care	20% Coins $50 Copay per visit	40% Coins $50 Ded per visit	May be limited to facility fees.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coins	40% Coins	——————none——————
	Physician/surgeon fee	20% Coins	40% Coins	——————none——————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% Coins	40% Coins	——————none——————
	Mental/Behavioral health inpatient services	20% Coins	40% Coins	Institutions specializing in or primarily treating Mental Illness and Substance Use Disorders may not be covered.
	Substance use disorder outpatient services	20% Coins	40% Coins	——————none——————
	Substance use disorder inpatient services	20% Coins	40% Coins	Institutions specializing in or primarily treating Mental Illness and Substance Use Disorders may not be covered.
If you are pregnant	Prenatal and postnatal care	20% Coins	40% Coins	——————none——————

Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Provider	Your Cost if You Use a Out of Network Provider	Limitations & Exceptions
	Delivery and all inpatient services	20% Coins	40% Coins	——————none——————
If you need help recovering or have other special health needs	Home health care	20% Coins	40% Coins	Visit limits may apply.
	Rehabilitation services	20% Coins	40% Coins	Visit limits may apply and may be combined for Rehabilitation and Habilitation Services.
	Habilitation services	20% Coins	40% Coins	Visit limits may apply and may be combined for Rehabilitation and Habilitation Services.
	Skilled nursing care	20% Coins	40% Coins	Visit/day limits may apply.
	Durable medical equipment	20% Coins	20% Coins	——————none——————
	Hospice service	20% Coins	40% Coins	Visit limits may apply.
If your child needs dental or eye care	Eye exam	See your plan's Pediatric Vision Plan	See your plan's Pediatric Vision Plan	See your plan's Pediatric Vision Benefit Details. Age limits apply.
	Glasses	See your plan's Pediatric Vision Plan	See your plan's Pediatric Vision Plan	See your plan's Pediatric Vision Benefit Details. Age limits apply.
	Dental check-up	See your plan's Pediatric Dental Plan	See your plan's Pediatric Dental Plan	See your plan's Pediatric Dental Benefit Details. Age limits apply.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture except as noted in policy
- Bariatric surgery
- Cosmetic surgery except as noted in policy
- Dental care (Adult) except as noted in policy
- Hearing Aids except as noted in policy
- Infertility treatment except as noted in policy
- Long-term Care
- Routine eye care (Adult) except as noted in policy
- Routine foot care except as noted in policy
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Chiropractic care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

Your Rights to Continue Coverage:

If you lose your status as an eligible student under your Student Health Insurance Coverage, Federal and State laws may allow you to continue your health coverage for a limited period of time. Any such rights will be limited in duration and will require you to pay a premium. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the insurer at 1-800-505-4160. You may also contact your state insurance department at Pennsylvania Insurance Department at 1-877-881-6388 or visit http://www.ins.state.pa.us/portal/server.pt/community/insurance_department/4679.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Pennsylvania Insurance Department at 1-877-881-6388 or visit http://www.ins.state.pa.us/portal/server.pt/community/insurance_department/4679.

Additionally, a consumer assistance program can help you file your appeal, contact Pennsylvania Department of Insurance at 1-877-881-6388 or visit http://www.insurance.pa.gov. A list of states with Consumer Assistance Programs is available at http://ciio.cms.gov/prgrams/consumer/capgrants/index.html.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-505-4160.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-505-4160.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-800-505-4160.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-505-4160.

Questions: Call 1-800-505-4160 or visit us at www.firststudent.com.
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-800-505-4160 to request a copy.

——————To see examples of how this plan might cover costs for a sample medical situation, see the next page.——————

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having A Baby
(normal delivery)

- **Amount owed to providers: $7,540**
- **Plan pays: $1,520**
- **Patient pays: $6,020**

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$200
Copays	$20
Coinsurance	$5,600
Limits or exclusions	$200
Total	**$6,020**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers: $5,400**
- **Plan pays: $3,920**
- **Patient pays: $1,480**

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$200
Copays	$600
Coinsurance	$600
Limits or exclusions	$80
Total	**$1,480**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.