



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 <u>deductible</u>?	Preferred Providers \$250 (Per Insured Person, Per Policy Year) Out of Network \$500 (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 <u>deductibles</u> for specific services?	Yes, Preferred Providers: \$15 Copay per prescription for Tier 1, Preferred Providers: \$35 Copay per prescription for Tier 2, Preferred Providers: \$70 Copay per prescription for Tier 3, Out of Network: \$15 Ded per prescription for generic drugs, Out of Network: \$35 Ded per prescription for brand name. 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 <u>out-of-pocket limit</u> on my expenses?	Preferred Providers \$3,500 (Per Insured Person, Per Policy Year) Out of Network \$7,000 (Per Insured Person, 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 <u>out-of-pocket limit</u>?	Copayments, Deductibles, 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 <u>annual limit</u> on what the plan pays?	Yes, \$500,000 (Per Insured Person) (Per Policy Year)	This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 2 describes specific coverage limits, such as limits on the number of office visits.
Does this plan use a <u>network of providers</u>?	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

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Important Questions	Answers	Why this Matters:
		the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a <u>specialist</u>?	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 .

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- **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	Payment may be subject to surgery or hospitalization within specified time periods.
	Preventive care/screening/immunization	No Charge	30% Coins	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	Tier 1 - Your Lowest-Cost Option	\$15 Copay per prescription for Tier 1	\$15 Ded per prescription for generic drugs \$35 Ded per prescription for brand name up to a 31-day supply per	Prescription limits may apply. You may need to obtain certain specialty drugs from a pharmacy designated by us. Preferred: (*Mail order Prescription Drugs through UHCP at 2.5 times the retail Copay up to a 90 day supply.)(If a retail UnitedHealthcare Pharmacy

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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
www.firststudent.com			prescription	agrees to the same rates, terms and requirements associated with dispensing a 90 day supply, 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.)
	Tier 2 - Your Midrange-Cost Option	\$35 Copay per prescription for Tier 2	\$15 Ded per prescription for generic drugs \$35 Ded per prescription for brand name up to a 31-day supply per prescription	
	Tier 3 - Your Highest-Cost Option	\$70 Copay per prescription for Tier 3	\$15 Ded per prescription for generic drugs \$35 Ded per prescription for brand name up to a 31-day supply per prescription	
	Tier 4 - Additional High-Cost Option	Not Applicable	Not Applicable	
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 \$100 Copay per visit	20% Coins \$100 Ded per visit	May be limited to use of emergency room and supplies. (Copay / per visit Ded is in addition to the Policy Ded) (The Copay / per visit Ded will be waived if admitted to the Hospital.) See Out-of-Network Medical Emergency Services, page 11.
	Emergency medical transportation	20% Coins	20% Coins	—————none—————

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	Urgent care	20% Coins \$100 Copay per visit	20% Coins \$100 Ded per visit	Clinic fee may only be payable for a medical emergency.
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	See Benefits for Treatment of Chemical Dependency	See Benefits for Treatment of Chemical Dependency	_____none_____
	Substance use disorder inpatient services	See Benefits for Treatment of Chemical Dependency	See Benefits for Treatment of Chemical Dependency	Institutions specializing in or primarily treating Mental Illness and Substance Use Disorders may not be covered.
If you are pregnant	Prenatal and postnatal care	See Benefits for Maternity Expenses	See Benefits for Maternity Expenses	_____none_____
	Delivery and all inpatient services	See Benefits for Maternity Expenses	See Benefits for Maternity Expenses	_____none_____
If you need help recovering or have other special health needs	Home health care	Not Covered	Not Covered	_____none_____
	Rehabilitation services	20% Coins	40% Coins	Payment may be subject to surgery or hospitalization within specified time periods.
	Habilitation services	Not Covered	Not Covered	_____none_____
	Skilled nursing care	Not Covered	Not Covered	_____none_____
	Durable medical equipment	20% Coins	40% Coins	\$1,000 maximum (Per Policy Year) (Durable Medical Equipment benefits)

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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
				payable under the \$1,000 maximum are not included in the \$500,000 Maximum Benefit.)
If your child needs dental or eye care	Hospice service	Not Covered	Not Covered	_____none_____
	Eye exam	Not Covered	Not Covered	_____none_____
	Glasses	Not Covered	Not Covered	_____none_____
	Dental check-up	Not Covered	Not Covered	_____none_____

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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
- Bariatric surgery
- Cosmetic surgery Except as specifically provided in the policy
- Dental care (Adult) Except as specifically provided in the policy
- Hearing Aids Except as specifically provided in the policy
- Infertility treatment
- Long-term Care
- Non-emergency care when traveling outside the U.S. Except as specifically provided in the policy
- Routine eye care (Adult)
- Routine foot care
- 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
- Private-duty nursing

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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 North Carolina Department of Insurance at 1-800-546-5664 or visit <http://www.ncdoi.com/>.

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: North Carolina Department of Insurance at 1-800-546-5664 or visit <http://www.ncdoi.com/>.

Additionally, a consumer assistance program can help you file your appeal, contact North Carolina Department of Insurance, Health Insurance Smart NC at 1-877-885-0231 or visit <http://www.ncdoi.com/>. A list of states with Consumer Assistance Programs is available at <http://cciio.cms.gov/prgrams/consumer/capgrants/index.html>.

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, kwijjigo holne' 1-800-505-4160.

[To see examples of how this plan might cover costs for a sample medical situation, see the next page.](#)

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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)	
<ul style="list-style-type: none"> ■ Amount owed to providers: \$7,540 ■ Plan pays: \$5,620 ■ Patient pays: \$1,920 	
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	\$300
Copays	\$20
Coinsurance	\$1,400
Limits or exclusions	\$200
Total	\$1,920

Managing type 2 diabetes (routine maintenance of a well-controlled condition)	
<ul style="list-style-type: none"> ■ Amount owed to providers: \$5,400 ■ Plan pays: \$4,020 ■ Patient pays: \$1,380 	
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	\$300
Copays	\$600
Coinsurance	\$400
Limits or exclusions	\$80
Total	\$1,380

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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.

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