MAJOR MEDICAL EXPENSE COVERAGE

Read Your Certificate Carefully — This document provides a description of the important features of the Policy. This is not the insurance contract and only the actual Policy provisions will control. The Policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you READ YOUR CERTIFICATE CAREFULLY!

Major medical expense coverage is designed to provide, to persons insured, comprehensive coverage for major hospital, medical, and surgical expenses incurred as a result of a covered Injury or Sickness. Coverage is provided for daily hospital room and board, miscellaneous hospital services, surgical services, anesthesia services, in-hospital medical services, and out-of-hospital care, subject to any deductibles, copayment provisions, or other limitations that may be set forth in the Policy.

This Certificate of Coverage is Part of Policy # 2018-5856-91

This Certificate of Coverage (“Certificate”) is part of the contract between UnitedHealthcare Insurance Company (hereinafter referred to as the “Company”) and the Policyholder.

Please keep this Certificate as an explanation of the benefits available to the Insured Person under the contract between the Company and the Policyholder. This Certificate is not a contract between the Insured Person and the Company. Amendments or endorsements may be delivered with the Certificate or added thereafter. The Master Policy is on file with the Policyholder. The Master Policy is the contract and will govern and control the payment of benefits.

READ THIS ENTIRE CERTIFICATE CAREFULLY. IT DEScribes THE BENEFITS AVAILABLE UNDER THE POLICY. IT IS THE INSURED PERSON’S RESPONSIBILITY TO UNDERSTAND THE TERMS AND CONDITIONS IN THIS CERTIFICATE.
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Introduction

Welcome to the UnitedHealthcare StudentResources Student Injury and Sickness Insurance Plan. This plan is underwritten by UnitedHealthcare Insurance Company (“the Company”).

The school (referred to as the “Policyholder”) has purchased a Policy from the Company. The Company will provide the benefits described in this Certificate to Insured Persons, as defined in the Definitions section of this Certificate. This Certificate is not a contract between the Insured Person and the Company. Keep this Certificate with other important papers so that it is available for future reference.

This plan is a preferred provider organization or “PPO” plan. It provides a higher level of coverage when Covered Medical Expenses are received from healthcare providers who are part of the plan’s network of “Preferred Providers.” The plan also provides coverage when Covered Medical Expenses are obtained from healthcare providers who are not Preferred Providers, known as “Out-of-Network Providers.” However, a lower level of coverage may be provided when care is received from Out-of-Network Providers and the Insured Person may be responsible for paying a greater portion of the cost.

To receive the highest level of benefits from the plan, the Insured Person should obtain covered services from Preferred Providers whenever possible. The easiest way to locate Preferred Providers is through the plan’s web site at www.firststudent.com. The web site will allow the Insured to easily search for providers by specialty and location.

The Insured may also call the Customer Service Department at 1-800-505-4160, toll free, for assistance in finding a Preferred Provider.

Please feel free to call the Customer Service Department with any questions about the plan. The telephone number is 1-800-505-4160. The Insured can also write to the Company at:

FirstStudent
P.O. Box 809025
Dallas, TX 75380-9025

Section 1: Who Is Covered

The Master Policy covers students and their eligible Dependents who have met the Policy’s eligibility requirements (as shown below) and who:

1. Are properly enrolled in the plan, and
2. Pay the required premium.

Utah State University (USU) undergraduate students enrolled in six (6) or more credit hours, attending face to face classes and paying student fees, as well as graduate students taking 1 or more credits and Study Abroad students are eligible to enroll in this insurance plan. (Online students, Independent Study, Home Study, Challenge program and House Bill 60 students are not eligible.)

USU International F-1 and J-1 Visa students and the WIMU Regional Program in Veterinary Medicine students are required to purchase this insurance plan, unless proof of comparable coverage is provided.

Full-time Graduate Assistants working 20 or more hours per week or a Graduate student receiving Fellowship or Scholarship of $10,000 or more from Utah State University are required to purchase this student insurance plan at a subsidized rate, on a hard waiver basis, unless proof of comparable coverage is furnished. (Or show proof of qualifying comparable coverage each semester in order to waive.)

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student’s legal spouse or Domestic Partner and dependent children under 26 years of age. See the Definitions section of this Certificate for the specific requirements needed to meet Domestic Partner eligibility.

The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.
The eligibility date for Dependents of the Named Insured shall be determined in accordance with the following:

1. If a Named Insured has Dependents on the date he or she is eligible for insurance.
2. If a Named Insured acquires a Dependent after the Effective Date, such Dependent becomes eligible:
   a. On the date the Named Insured acquires a legal spouse or a Domestic Partner who meets the specific requirements set forth in the Definitions section of this Certificate.
   b. On the date the Named Insured acquires a dependent child who is within the limits of a dependent child set forth in the Definitions section of this Certificate.

Dependent eligibility expires concurrently with that of the Named Insured.

Section 2: Effective and Termination Dates

The Master Policy on file at the school becomes effective at 12:01 a.m., August 15, 2018. The Insured Person’s coverage becomes effective on the first day of the period for which premium is paid or the date the enrollment form and full premium are received by the Company (or its authorized representative), whichever is later.

The Master Policy terminates at 11:59 p.m., August 14, 2019. The Insured Person’s coverage terminates on that date or at the end of the period through which premium is paid, whichever is earlier. Dependent coverage will not be effective prior to that of the Insured student or extend beyond that of the Insured student.

Coverage Dates and Plan Cost

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<th>Plan Cost*</th>
<th>Annual 08-15-18 to 08-14-19</th>
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<th>Spring/Summer 01-01-19 to 08-14-19</th>
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*NOTE: The plan cost stated above includes the insurance premium and certain non-insurance premium fees charged by the school you are receiving coverage through. Such fees may, for example, cover your school’s administrative costs associated with offering this health plan.

There is no pro-rata or reduced premium payment for late enrollees. Students may not cancel coverage. Refunds of premiums are allowed only upon entry into the armed forces.

The Master Policy is a non-renewable one year term insurance policy. The Master Policy will not be renewed.

Section 3: Extension of Benefits after Termination

The coverage provided under the Policy ceases on the Termination Date. However, if an Insured is Hospital Confined on the Termination Date from a covered Injury or Sickness for which benefits were paid before the Termination Date, Covered Medical Expenses for such Injury or Sickness will continue to be paid as long as the condition continues but not to exceed 90 days after the Termination Date.

The total payments made in respect of the Insured for such condition both before and after the Termination Date will never exceed the maximum benefit.

After this Extension of Benefits provision has been exhausted, all benefits cease to exist, and under no circumstances will further payments be made.

Section 4: Pre-Admission Notification

UnitedHealthcare should be notified of all Hospital Confinements prior to admission.
1. **PRE-NOTIFICATION OF MEDICAL NON-EMERGENCY HOSPITALIZATIONS:** The patient, Physician or Hospital should telephone 1-877-295-0720 at least five working days prior to the planned admission.

2. **NOTIFICATION OF MEDICAL EMERGENCY ADMISSIONS:** The patient, patient’s representative, Physician or Hospital should telephone 1-877-295-0720 within two working days of the admission to provide notification of any admission due to Medical Emergency.

UnitedHealthcare is open for Pre-Admission Notification calls from 8:00 a.m. to 6:00 p.m. C.S.T., Monday through Friday. Calls may be left on the Customer Service Department’s voice mail after hours by calling 1-877-295-0720.

**IMPORTANT:** Failure to follow the notification procedures will not affect benefits otherwise payable under the Policy; however, pre-notification is not a guarantee that benefits will be paid.

**Section 5: Preferred Provider Information**

“Preferred Providers” are the Physicians, Hospitals and other health care providers who have contracted to provide specific medical care at negotiated prices. Preferred Providers in the local school area are:

UnitedHealthcare Choice Plus

The availability of specific providers is subject to change without notice. A list of Preferred Providers is located on the plan’s web site at www.firststudent.com. Insureds should always confirm that a Preferred Provider is participating at the time services are required by calling the Company at 1-800-505-4160 and/or by asking the provider when making an appointment for services.

“Preferred Allowance” means the amount a Preferred Provider will accept as payment in full for Covered Medical Expenses.

“Out-of-Network” providers have not agreed to any prearranged fee schedules. Insureds may incur significant out-of-pocket expenses with these providers. Charges in excess of the insurance payment are the Insured’s responsibility.

Regardless of the provider, each Insured is responsible for the payment of their Deductible. The Deductible must be satisfied before benefits are paid. The Company will pay according to the benefit limits in the Schedule of Benefits.

**Inpatient Expenses**

**Preferred Providers** – Eligible Inpatient expenses at a Preferred Provider will be paid at the Coinsurance percentages specified in the Schedule of Benefits, up to any limits specified in the Schedule of Benefits. Preferred Hospitals include UnitedHealthcare Choice Plus United Behavioral Health (UBH) facilities. Call 1-800-505-4160 for information about Preferred Hospitals.

**Out-of-Network Providers** - If Inpatient care is not provided at a Preferred Provider, eligible Inpatient expenses will be paid according to the benefit limits in the Schedule of Benefits.

**Outpatient Hospital Expenses**

Preferred Providers may discount bills for outpatient Hospital expenses. Benefits are paid according to the Schedule of Benefits. Insureds are responsible for any amounts that exceed the benefits shown in the Schedule, up to the Preferred Allowance.

**Professional & Other Expenses**

Benefits for Covered Medical Expenses provided by UnitedHealthcare Choice Plus will be paid at the Coinsurance percentages specified in the Schedule of Benefits-or up to any limits specified in the Schedule of Benefits. All other providers will be paid according to the benefit limits in the Schedule of Benefits.

**Section 6: Medical Expense Benefits – Injury and Sickness**

This section describes Covered Medical Expenses for which benefits are available. Please refer to the attached Schedule of Benefits for benefit details.

Benefits are payable for Covered Medical Expenses (see Definitions) less any Deductible incurred by or for an Insured Person for loss due to Injury or Sickness subject to: a) the maximum amount for specific services as set forth in the Schedule of
Benefits; and b) any Coinsurance or Copayment amounts set forth in the Schedule of Benefits or any benefit provision hereto. Read the Definitions section and the Exclusions and Limitations section carefully.

No benefits will be paid for services designated as "No Benefits" in the Schedule of Benefits or for any matter described in Exclusions and Limitations. If a benefit is designated, Covered Medical Expenses include:

**Inpatient**

1. **Room and Board Expense.**
   Daily semi-private room rate when confined as an Inpatient and general nursing care provided and charged by the Hospital.

2. **Intensive Care.**
   See Schedule of Benefits.

3. **Hospital Miscellaneous Expenses.**
   When confined as an Inpatient or as a precondition for being confined as an Inpatient. In computing the number of days payable under this benefit, the date of admission will be counted, but not the date of discharge.

   Benefits will be paid for services and supplies such as:
   - The cost of the operating room.
   - Laboratory tests.
   - X-ray examinations.
   - Anesthesia.
   - Drugs (excluding take home drugs) or medicines.
   - Therapeutic services.
   - Supplies.

4. **Routine Newborn Care.**
   While Hospital Confined and routine nursery care provided immediately after birth.

   Benefits will be paid for an inpatient stay of at least:
   - 48 hours following a vaginal delivery.
   - 96 hours following a cesarean section delivery.

   If the mother agrees, the attending Physician may discharge the newborn earlier than these minimum time frames.

5. **Surgery.**
   Physician’s fees for Inpatient surgery.

6. **Assistant Surgeon Fees.**
   Assistant Surgeon Fees in connection with Inpatient surgery.

7. **Anesthetist Services.**
   Professional services administered in connection with Inpatient surgery.

8. **Registered Nurse’s Services.**
   Registered Nurse’s services which are all of the following:
   - Private duty nursing care only.
   - Received when confined as an Inpatient.
   - Ordered by a licensed Physician.
   - A Medical Necessity.

   General nursing care provided by the Hospital, Skilled Nursing Facility or Inpatient Rehabilitation Facility is not covered under this benefit.

9. **Physician’s Visits.**
   Non-surgical Physician services when confined as an Inpatient.
10. **Pre-admission Testing.**
   Benefits are limited to routine tests such as:
   - Complete blood count.
   - Urinalysis.
   - Chest X-rays.

   If otherwise payable under the Policy, major diagnostic procedures such as those listed below will be paid under the Hospital Miscellaneous benefit:
   - CT scans.
   - NMR's.
   - Blood chemistries.

11. **Outpatient**

   11. **Surgery.**
      Physician’s fees for outpatient surgery.

12. **Day Surgery Miscellaneous.**
    Facility charge and the charge for services and supplies in connection with outpatient day surgery; excluding non-scheduled surgery; and surgery performed in a Hospital emergency room; trauma center; Physician’s office; or clinic.

13. **Assistant Surgeon Fees.**
    Assistant Surgeon Fees in connection with outpatient surgery.

14. **Anesthetist Services.**
    Professional services administered in connection with outpatient surgery.

15. **Physician's Visits.**
    Services provided in a Physician’s office for the diagnosis and treatment of a Sickness or Injury. Benefits do not apply when related to surgery or Physiotherapy.

    Physician’s Visits for preventive care are provided as specified under Preventive Care Services.

16. **Physiotherapy.**
    Includes but is not limited to the following rehabilitative services (including Habilitative Services):
    - Physical therapy.
    - Occupational therapy.
    - Cardiac rehabilitation therapy.
    - Manipulative treatment.
    - Speech therapy.

17. **Medical Emergency Expenses.**
    Only in connection with a Medical Emergency as defined. Benefits will be paid for:
    - The facility charge for use of the emergency room and supplies.

    All other Emergency Services received during the visit will be paid as specified in the Schedule of Benefits.

18. **Diagnostic X-ray Services.**
    Diagnostic X-rays are only those procedures identified in Physicians' Current Procedural Terminology (CPT) as codes 70000 - 79999 inclusive. X-ray services for preventive care are provided as specified under Preventive Care Services.

19. **Radiation Therapy.**
    See Schedule of Benefits.

20. **Laboratory Procedures.**
Laboratory Procedures are only those procedures identified in Physicians' Current Procedural Terminology (CPT) as codes 80000 - 89999 inclusive. Laboratory procedures for preventive care are provided as specified under Preventive Care Services.

21. **Tests and Procedures.**
Tests and procedures are those diagnostic services and medical procedures performed by a Physician but do not include:
- Physician's Visits.
- Physiotherapy.
- X-rays.
- Laboratory Procedures.

The following therapies will be paid under the Tests and Procedures (Outpatient) benefit:
- Inhalation therapy.
- Infusion therapy.
- Pulmonary therapy.
- Respiratory therapy.
- Dialysis and hemodialysis.

Tests and Procedures for preventive care are provided as specified under Preventive Care Services.

22. **Injections.**
When administered in the Physician's office and charged on the Physician's statement. Immunizations for preventive care are provided as specified under Preventive Care Services.

23. **Chemotherapy.**
See Schedule of Benefits.

24. **Prescription Drugs.**
See Schedule of Benefits.

**Other**

25. **Ambulance Services.**
See Schedule of Benefits.

26. **Durable Medical Equipment.**
Durable Medical Equipment must be all of the following:
- Provided or prescribed by a Physician. A written prescription must accompany the claim when submitted.
- Primarily and customarily used to serve a medical purpose.
- Can withstand repeated use.
- Generally is not useful to a person in the absence of Injury or Sickness.
- Not consumable or disposable except as needed for the effective use of covered durable medical equipment.

For the purposes of this benefit, the following are considered durable medical equipment.
- Braces that stabilize an injured body part and braces to treat curvature of the spine.
- External prosthetic devices that replace a limb or body part but does not include any device that is fully implanted into the body.
- One pair of ear plugs within 60 days following an ear surgery covered under the Policy.

If more than one piece of equipment or device can meet the Insured’s functional need, benefits are available only for the equipment or device that meets the minimum specifications for the Insured's needs. Dental braces are not durable medical equipment and are not covered. Benefits for durable medical equipment are limited to the initial purchase or one replacement purchase per Policy Year. No benefits will be paid for rental charges in excess of purchase price.

27. **Consultant Physician Fees.**
Services provided on an Inpatient or outpatient basis.
28. **Dental Treatment.**
Dental treatment when services are performed by a Physician and limited to the following:
- Injury to Sound, Natural Teeth.

Breaking a tooth while eating is not covered. Routine dental care and treatment to the gums are not covered.

Pediatric dental benefits are provided in the Pediatric Dental Services provision.

29. **Mental Illness Treatment.**
Benefits will be paid for services received:
- On an Inpatient basis while confined to a Hospital including partial hospitalization/day treatment received at a Hospital.
- On an outpatient basis including intensive outpatient treatment.

30. **Substance Use Disorder Treatment.**
Benefits will be paid for services received:
- On an Inpatient basis while confined to a Hospital including partial hospitalization/day treatment received at a Hospital.
- On an outpatient basis including intensive outpatient treatment.

31. **Maternity.**
Same as any other Sickness.

Benefits will be paid for an inpatient stay of at least:
- 48 hours following a vaginal delivery.
- 96 hours following a cesarean section delivery.

If the mother agrees, the attending Physician may discharge the mother earlier than these minimum time frames.

32. **Complications of Pregnancy.**
Same as any other Sickness.

33. **Preventive Care Services.**
Medical services, including routine physical examinations, routine testing, preventive testing or treatment, screening exams or testing in the absence of Injury or Sickness, immunizations and preventive medicines or vaccines, 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:
- 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.
- Immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.
- 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.
- With respect to women, such additional preventive care and screenings provided for in comprehensive guidelines supported by the Health Resources and Services Administration.

34. **Reconstructive Breast Surgery Following Mastectomy.**
Same as any other Sickness and in connection with a covered mastectomy. See Benefits for Mastectomy Breast Surgery, Reconstruction and Prostheses.

35. **Diabetes Services.**
Same as any other Sickness in connection with the treatment of diabetes. See Benefits for Diabetes.

36. **High Cost Procedures.**
The following procedures provided on an outpatient basis:
- CT Scan.
- PET Scan
- Magnetic Resonance Imaging.
37. **Home Health Care.**
Services received from a licensed home health agency that are:
- Ordered by a Physician.
- Provided or supervised by a Registered Nurse in the Insured Person's home.
- Pursuant to a home health plan.

Benefits will be paid only when provided on a part-time, intermittent schedule and when skilled care is required. One visit equals up to four hours of skilled care services.

38. **Hospice Care.**
When recommended by a Physician for an Insured Person that is terminally ill. All hospice care must be received from a licensed hospice agency.

Hospice care includes:
- Physical, psychological, social, and spiritual care for the terminally ill Insured.
- Short-term grief counseling for immediate family members while the Insured is receiving hospice care.

39. **Inpatient Rehabilitation Facility.**
Services received while confined as a full-time Inpatient in a licensed Inpatient Rehabilitation Facility. Confinement in the Inpatient Rehabilitation Facility must follow within 24 hours of, and be for the same or related cause(s) as, a period of Hospital Confinement or Skilled Nursing Facility confinement.

40. **Skilled Nursing Facility.**
Services received while confined as an Inpatient in a Skilled Nursing Facility for treatment rendered for one of the following:
- In lieu of Hospital Confinement as a full-time inpatient.
- Within 24 hours following a Hospital Confinement and for the same or related cause(s) as such Hospital Confinement.

41. **Urgent Care Center.**
Benefits are limited to:
- The 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.

42. **Hospital Outpatient Facility or Clinic.**
Benefits are limited to:
- The facility or clinic fee billed by the Hospital.

All other services rendered during the visit will be paid as specified in the Schedule of Benefits.

43. **Approved Clinical Trials.**
Routine Patient Care Costs incurred during participation in an Approved Clinical Trial for the treatment of cancer or other Life-threatening Condition. The Insured Person must be clinically eligible for participation in the Approved Clinical Trial according to the trial protocol and either: 1) the referring Physician is a participating health care provider in the trial and has concluded that the Insured's participation would be appropriate; or 2) the Insured provides medical and scientific evidence information establishing that the Insured's participation would be appropriate.

“Routine patient care costs” means Covered Medical Expenses which are typically provided absent a clinical trial and not otherwise excluded under the Policy. Routine patient care costs do not include:
- The experimental or investigational item, device or service, itself.
- Items and services provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient.
- A service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.

“Life-threatening condition” means any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted.
“Approved clinical trial” means a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition and is described in any of the following:

- Federally funded trials that meet required conditions.
- The study or investigation is conducted under an investigational new drug application reviewed by the Food and Drug Administration.
- The study or investigation is a drug trial that is exempt from having such an investigational new drug application.

44. **Transplantation Services.**
Same as any other Sickness for organ or tissue transplants when ordered by a Physician. Benefits are available when the transplant meets the definition of a Covered Medical Expense.

Donor costs that are directly related to organ removal are Covered Medical Expenses for which benefits are payable through the Insured organ recipient’s coverage under the Policy. Benefits payable for the donor will be secondary to any other insurance plan, service plan, self-funded group plan, or any government plan that does not require the Policy to be primary.

No benefits are payable for transplants which are considered an Elective Surgery or Elective Treatment (as defined) and transplants involving permanent mechanical or animal organs.

Travel expenses are not covered. Health services connected with the removal of an organ or tissue from an Insured Person for purposes of a transplant to another person are not covered.

45. **Pediatric Dental and Vision Services.**
Benefits are payable as specified in the attached Pediatric Dental Services Benefits and Pediatric Vision Care Services Benefits endorsements.

**Section 7: Mandated Benefits**

**BENEFITS FOR INBORN ERRORS OF METABOLISM**

Benefits will be paid the same as any other Sickness for Dietary Products used for the treatment of Inborn Errors of Amino Acid or Urea Cycle Metabolism. Inborn errors of amino acid or urea cycle metabolism means a disease caused by an inherited abnormality of body chemistry which is treatable by the dietary restriction of one or more amino acid.

Dietary products means medical food or a low protein modified food product that is all of the following:

1. Specifically formulated to treat Inborn Errors of Amino Acid or Urea Cycle Metabolism;
2. Not a natural food that is naturally low in protein; and
3. Used under the direction of a Physician.

Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the Policy.

**BENEFITS FOR ADOPTION INDEMNITY**

Benefits will be payable for up to $4,000.00 for legal or agency fees incurred by the Insured when an adopted child is placed for adoption with the Insured within 90 days of the child’s birth. The Insured Person must be covered by the Policy on the date of the adoptive placement. If more than one child from the same birth is placed for adoption with the Insured, only one adoption indemnity benefit is payable. The full amount of the benefit shall be refunded to the Company if the postplacement evaluation disapproves the adoption placement and a court rules the adoption may not be finalized because of an act or omission of the adoptive parent or parents that affects the child’s health or safety.

Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the Policy as applied to Maternity Benefits.

**NOTICE:** This plan does not allow an exchange of the adoption indemnity benefit for infertility treatments.

**BENEFITS FOR AUTISM SPECTRUM DISORDER**
Benefits will be paid the same as any other Sickness for the treatment of Autism Spectrum Disorder. For the purposes of this benefit, “treatment” includes diagnosis, assessment, evaluations or tests, pharmacy care, psychiatric or psychological care, therapeutic care and services.

“Autism Spectrum Disorder” means pervasive developmental disorders as defined by the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM).

Benefits will be paid the same as for any other Sickness for Behavioral Health Treatment for Autism Spectrum Disorder provided to an Insured Person who is at least 2 years old, but younger than 10 years old. Behavioral Health Treatment must be provided or supervised by a licensed or certified Physician or a board certified behavior analyst.

“Behavioral Health Treatment” means counseling and treatment programs, including applied behavior analysis, that are:
1. Necessary to develop, maintain, or restore, to the maximum extent practicable, the functioning of an individual;
2. Provided or supervised by a board certified behavior analyst, or a person whose scope of practice includes mental health services.

Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the Policy.

We may request a treatment plan from the provider recommending treatment.

**BENEFITS FOR DIABETES TREATMENT**

Benefits will be paid the same as any other Sickness for treatment, services and supplies for diabetes. “Diabetes” includes:

1. Complete insulin deficiency or type 1 diabetes.
2. Insulin resistant with partial insulin deficiency or type 2 diabetes.
3. Elevated blood glucose levels induced by pregnancy or gestational diabetes.

Benefits will be paid for the following:

1. Diabetes self-management training and patient management, including medical nutrition therapy as defined by rule, provided by an accredited or certified program and referred by a Physician within the plan and consistent with the health plan provisions for self-management education that is either:
   a. Recognized by the federal Health Care Financing Agency.
   b. Certified by the Department of Health.
2. The following equipment, supplies, and appliances to treat diabetes when Medically Necessary:
   a. Blood glucose monitors, including those for the legally blind.
   b. Test strips for blood glucose monitors.
   c. Visual reading urine and ketone strips.
   d. Lancets and lancet devices.
   e. Insulin.
   f. Injection aides, including those adaptable to meet the needs of the legally blind, and infusion delivery systems.
   g. Syringes.
   h. Prescriptive oral agents for controlling blood glucose levels.
   i. Glucagon kits.

Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the Policy.

**BENEFITS FOR MASTECTOMY, BREAST SURGERY, RECONSTRUCTION AND PROSTHESES**

Benefits will be paid the same as any other Sickness for an Insured who is receiving benefits in connection with a mastectomy and who elects breast reconstruction in connection with such mastectomy. Benefits will be provided in a manner determined in consultation with the Physician and the Insured for the following:

1. Reconstruction of the breast on which the mastectomy has been performed.
2. Surgery and reconstruction of the breast on which the mastectomy was not performed to produce symmetrical appearance.
3. Prostheses and physical complications with regards to all stages of mastectomy, including lymphedemas.
Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the Policy.

**BENEFITS FOR ORAL CHEMOTHERAPY**

Benefits will be provided for a United States Food and Drug Administration-approved, Physician-prescribed cancer treatment that is used to kill or slow the growth of cancer cells, that is taken orally in the form of a tablet or capsule, and may be administered in a Hospital, medical office, or other clinical setting or may be delivered to the Insured patient for self-administration under the direction or supervision of a Physician outside of a Hospital, medical office, or other clinical setting.

Benefits will be paid on a basis no less favorable than coverage provided for intravenously administered or injected cancer medications.

Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the Policy.

**Section 8: Excess Provision**

Even if you have other insurance, the plan may cover unpaid balances, Deductibles and pay those eligible medical expenses not covered by other insurance. Benefits will be paid on the unpaid balances after your other insurance has paid.

No benefits are payable for any expense incurred for Injury or Sickness which has been paid or is payable by other valid and collectible insurance or under a no fault automobile insurance policy.

However, this Excess Provision will not be applied to the first $100 of medical expenses incurred.

Covered Medical Expenses excludes amounts not covered by the primary carrier due to penalties imposed on the Insured for failing to comply with Policy provisions or requirements.

Important: The Excess Provision has no practical application if you do not have other medical insurance or if your other insurance does not cover the loss.

**Section 9: Accidental Death and Dismemberment Benefits**

**Loss of Life, Limb or Sight**

If such Injury shall independently of all other causes and within 180 days from the date of Injury solely result in any one of the following specific losses, the Insured Person or beneficiary may request the Company to pay the applicable amount below in addition to payment under the Medical Expense Benefits.

For Loss Of

<table>
<thead>
<tr>
<th>Loss Description</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Two or More Members</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>One Member</td>
<td>$ 5,000.00</td>
</tr>
<tr>
<td>Thumb or Index Finger</td>
<td>$ 2,500.00</td>
</tr>
</tbody>
</table>

Member means hand, arm, foot, leg, or eye. Loss shall mean with regard to hands or arms and feet or legs, dismemberment by severance at or above the wrist or ankle joint; with regard to eyes, entire and irrecoverable loss of sight. Only one specific loss (the greater) resulting from any one Injury will be paid.

**Section 10: Continuation Privilege**

All Insured Persons who have been continuously insured under the school's regular student policy for at least 3 consecutive months and who no longer meet the eligibility requirements under that policy are eligible to continue their coverage for a period of not more than 90 days under the school's policy in effect at the time of such continuation. If an Insured Person is still eligible for continuation at the beginning of the next Policy Year, the Insured must purchase coverage under the new policy as chosen by the school. Coverage under the new policy is subject to the rates and benefits selected by the school for that Policy Year.
Application must be made and premium must be paid directly to UnitedHealthcare StudentResources and be received within 14 days after the expiration date of the Insured's coverage. For further information on the Continuation Privilege, please contact UnitedHealthcare StudentResources.

Section 11: Definitions

ADOPTED CHILD means the adopted child placed with the Named Insured while that person is covered under the Policy. Such child will be covered beginning from the moment of birth if placement for the adoption occurs within 31 days of the child's birth or beginning from the date of placement if placement for adoption occurs 31 days or more after the child's birth.

The Insured will have the right to continue such coverage for the child beyond the first 31 days. To continue the coverage the Insured must, within the 31 days after the child's date of placement: 1) apply to us; and 2) pay the required additional premium, if any, for the continued coverage, as follows:

1. If an additional premium is required specifically for the coverage of a newborn child, adopted child or child placed for adoption, the Named Insured must submit a completed enrollment form and the required premium within 31 days after the birth, adoption, or placement for adoption.
2. If an additional premium is not required specifically for the coverage of the newborn child, adopted child or child placed for adoption, the Named Insured must submit a completed enrollment form to us no later than 31 days after the first notification of denial of claim for benefits for that child.

If the Insured does not use this right as stated here, all coverage as to that child will terminate at the end of the first 31 days after the child's date of placement.

COINSURANCE means the percentage of Covered Medical Expenses that the Company pays.

COMPLICATION OF PREGNANCY means conditions the diagnoses of which are distinct from pregnancy but are adversely affected or caused by pregnancy and not associated with a normal pregnancy. The term "complication of pregnancy" includes acute nephritis, nephrosis, cardiac decompensation, ectopic pregnancy which is terminated, a spontaneous termination of pregnancy when a viable birth is not possible, puerperal infection, eclampsia and toxemia. The term "complication of pregnancy" shall not include false labor, occasional spotting, doctor-prescribed rest during the period of pregnancy, morning sickness, and conditions of comparable severity associated with management of a difficult pregnancy.

CONGENITAL CONDITION means a medical condition or physical anomaly arising from a defect existing at birth.

COPAY/COPAYMENT means a specified dollar amount that the Insured is required to pay for certain Covered Medical Expenses.

COVERED MEDICAL EXPENSES means reasonable charges which are: 1) not in excess of Usual and Customary Charges; 2) not in excess of the Preferred Allowance when the Policy includes Preferred Provider benefits and the charges are received from a Preferred Provider; 3) not in excess of the maximum benefit amount payable per service as specified in the Schedule of Benefits; 4) made for services and supplies not excluded under the Policy; 5) made for services and supplies which are a Medical Necessity; 6) made for services included in the Schedule of Benefits; and 7) in excess of the amount stated as a Deductible, if any.

Covered Medical Expenses will be deemed "incurred" only: 1) when the covered services are provided; and 2) when a charge is made to the Insured Person for such services.

CUSTODIAL CARE means services that are any of the following:

1. Non-health-related services, such as assistance in activities.
   2. Health-related services that are provided for the primary purpose of meeting the personal needs of the patient or maintaining a level of function (even if the specific services are considered to be skilled services), as opposed to improving that function to an extent that might allow for a more independent existence.
   3. Services that do not require continued administration by trained medical personnel in order to be delivered safely and effectively.
**DEDUCTIBLE** means if an amount is stated in the Schedule of Benefits or any endorsement to the Policy as a deductible, it shall mean an amount to be subtracted from the amount or amounts otherwise payable as Covered Medical Expenses before payment of any benefit is made. The deductible will apply as specified in the Schedule of Benefits.

**DEPENDENT** means the legal spouse or Domestic Partner of the Named Insured and their dependent children. Children shall cease to be dependent at the end of the month in which they attain the age of 26 years.

The attainment of the limiting age will not operate to terminate the coverage of such child while the child is and continues to be both:

1. Incapable of self-sustaining employment by reason of mental or physical disability.
2. Chiefly dependent upon the Insured Person for support and maintenance.

Proof of such incapacity and dependency shall be furnished to the Company: 1) by the Named Insured; and, 2) within 31 days of the child's attainment of the limiting age. Subsequently, such proof must be given to the Company annually following the child's attainment of the limiting age.

If a claim is denied under the Policy because the child has attained the limiting age for dependent children, the burden is on the Insured Person to establish that the child is and continues to be handicapped as defined by subsections (1) and (2).

**DOMESTIC PARTNER** means a person who is neither married nor related by blood or marriage to the Named Insured but who is: 1) the Named Insured's sole spousal equivalent; 2) lives together with the Named Insured in the same residence and intends to do so indefinitely; and 3) is responsible with the Named Insured for each other's welfare. A domestic partner relationship may be demonstrated by any three of the following types of documentation: 1) a joint mortgage or lease; 2) designation of the domestic partner as beneficiary for life insurance; 3) designation of the domestic partner as primary beneficiary in the Named Insured's will; 4) domestic partnership agreement; 5) powers of attorney for property and/or health care; and 6) joint ownership of either a motor vehicle, checking account or credit account.

**ELECTIVE SURGERY OR ELECTIVE TREATMENT** as defined by the Company means those health care services or supplies that are not Medically Necessary for the treatment of a Sickness or Injury.

**EMERGENCY SERVICES** means with respect to a Medical Emergency:

1. A medical screening examination that is within the capability of the emergency department of a Hospital, including ancillary services routinely available to the emergency department to evaluate such emergency medical condition; and
2. Such further medical examination and treatment to stabilize the patient to the extent they are within the capabilities of the staff and facilities available at the Hospital.

**HABILITATIVE SERVICES** means health care services that help a person keep, learn, or improve skills and functions for daily living when administered by a Physician pursuant to a treatment plan. Habilitative services include occupational therapy, physical therapy, speech therapy, and other services for people with disabilities.

Habilitative services do not include Elective Surgery or Elective Treatment or services that are solely educational in nature or otherwise paid under state or federal law for purely educational services. Custodial Care, respite care, day care, therapeutic recreation, vocational training and residential treatment are not habilitative services.

A service that does not help the Insured Person to meet functional goals in a treatment plan within a prescribed time frame is not a habilitative service.

**HOSPITAL** means an institution duly licensed as a hospital and operating within the scope of such license.

**HOSPITAL CONFINED/HOSPITAL CONFINEMENT** means confinement as an Inpatient in a Hospital by reason of an Injury or Sickness for which benefits are payable.

**INJURY** means bodily injury which is all of the following:

1. The direct cause of the condition.
2. Independent and unrelated to any pathological, functional, or structural disorder.
3. A source of loss.
4. Treated by a Physician within 30 days after the date of the accident or as soon as reasonably possible.
5. Sustained while the Insured Person is covered under the Policy.

All injuries sustained in one accident, including all related conditions and recurrent symptoms of these injuries will be considered one injury. Injury does not include loss which results wholly or in part, directly or indirectly, from disease or other bodily infirmity.

**INPATIENT** means an uninterrupted confinement that follows formal admission to a Hospital, Skilled Nursing Facility or Inpatient Rehabilitation Facility by reason of an Injury or Sickness for which benefits are payable under the Policy.

**INPATIENT REHABILITATION FACILITY** means a long term acute inpatient rehabilitation center, a Hospital (or special unit of a Hospital designated as an inpatient rehabilitation facility) that provides rehabilitation health services on an Inpatient basis as authorized by law.

**INSURED PERSON** means: 1) the Named Insured; and, 2) Dependents of the Named Insured, if: 1) the Dependent is properly enrolled in the Policy, and 2) the appropriate Dependent premium has been paid. The term Insured also means Insured Person.

**INTENSIVE CARE** means: 1) a specifically designated facility of the Hospital that provides the highest level of medical care; and 2) which is restricted to those patients who are critically ill or injured. Such facility must be separate and apart from the surgical recovery room and from rooms, beds and wards customarily used for patient confinement. They must be: 1) permanently equipped with special life-saving equipment for the care of the critically ill or injured; and 2) under constant and continuous observation by nursing staff assigned on a full-time basis, exclusively to the intensive care unit. Intensive care does not mean any of these step-down units:

1. Progressive care.
2. Sub-acute intensive care.
3. Intermediate care units.
4. Private monitored rooms.
5. Observation units.
6. Other facilities which do not meet the standards for intensive care.

**MEDICAL EMERGENCY** means a Sickness or Injury manifesting itself by acute symptoms of sufficient severity, including severe pain, such that a prudent layperson, who possesses an average knowledge of medicine and health, would reasonably expect the absence of immediate medical attention at a Hospital emergency department to result in any of the following:

1. Death.
3. Serious impairment of bodily functions.
4. Serious dysfunction of any body organ or part.
5. In the case of a pregnant woman, serious jeopardy to the health of the fetus.

Expenses incurred for Medical Emergency will be paid only for Sickness or Injury which fulfills the above conditions. These expenses will not be paid for minor Injuries or minor Sicknesses.

**MEDICAL NECESSITY/MEDICALLY NECESSARY** means those health care services or supplies that a prudent health care professional would provide to an Insured for the purpose of preventing, diagnosing, or treating an Injury or Sickness and it's symptoms in a manner that is:

1. In accordance with generally accepted standards of medical practice in the United States.
2. Clinically appropriate in terms of type, frequency, extent, site and duration.
3. Not primarily for the convenience of the Insured, Physician, or other health care provider.
4. Covered under the Policy.

When a medical question-of-fact exists, Medical Necessity shall include the most appropriate available supply or level of service for the individual in question, considering potential benefits and harms to the individual, and known to be effective.

For interventions not yet in widespread use, the effectiveness shall be based on scientific evidence.

For established interventions, the effectiveness shall be based on:
1. Scientific evidence;
2. Professional standards; and
3. Expert opinion.

The Medical Necessity of being confined as an Inpatient means that both:

1. The Insured requires acute care as a bed patient.
2. The Insured cannot receive safe and adequate care as an outpatient.

The Policy only provides payment for services, procedures and supplies which are a Medical Necessity. No benefits will be paid for expenses which are determined not to be a Medical Necessity, including any or all days of Inpatient confinement.

MENTAL ILLNESS means a Sickness that is a mental, emotional or behavioral disorder listed in the mental health or psychiatric diagnostic categories in the current Diagnostic and Statistical Manual of the American Psychiatric Association. The fact that a disorder is listed in the Diagnostic and Statistical Manual of the American Psychiatric Association does not mean that treatment of the disorder is a Covered Medical Expense. If not excluded or defined elsewhere in the Policy, all mental health or psychiatric diagnoses are considered one Sickness.

NAMED INSURED means an eligible, registered student of the Policyholder, if: 1) the student is properly enrolled in the Policy; and 2) the appropriate premium for coverage has been paid.

NEWBORN INFANT means any child born of an Insured while that person is insured under the Policy. Newborn Infants will be covered under the Policy for the first 31 days after birth. Coverage for such a child will be for Injury or Sickness, including medically diagnosed congenital defects, birth abnormalities, prematurity and nursery care; benefits will be the same as for the Insured Person who is the child’s parent.

The Insured will have the right to continue such coverage for the child beyond the first 31 days. To continue the coverage the Insured must, within the 31 days after the child’s birth: 1) apply to the Company; and 2) pay the required additional premium, if any, for the continued coverage as follows:

1. If an additional premium is required specifically for the coverage of a newborn child, the Named Insured must submit a completed enrollment form and the required premium within 31 days after the birth.
2. If an additional premium is not required specifically for the coverage of the newborn child, the Named Insured must submit a completed enrollment form to us no later than 31 days after the first notification of denial of claim for benefits for that child.

If the Insured does not use this right as stated here, all coverage as to that child will terminate at the end of the first 31 days after the child’s birth.

OUT-OF-POCKET MAXIMUM means the amount of Covered Medical Expenses that must be paid by the Insured Person before Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year. Refer to the Schedule of Benefits for details on how the Out-of-Pocket Maximum applies.

PHYSICIAN means a legally qualified licensed practitioner of the healing arts who provides care within the scope of his/her license, other than a member of the person’s immediate family.

The term “member of the immediate family” means any person related to an Insured Person within the third degree by the laws of consanguinity or affinity.

PHYSIOTHERAPY means short-term outpatient rehabilitation therapies (including Habilitative Services) administered by a Physician.

POLICY OR MASTER POLICY means the entire agreement issued to the Policyholder that includes all of the following:

1. The Policy.
2. The Policyholder Application.
4. The Schedule of Benefits.
5. Endorsements.
6. Amendments.

POLICY YEAR means the period of time beginning on the Policy Effective Date and ending on the Policy Termination Date.

POLICYHOLDER means the institution of higher education to whom the Master Policy is issued.

PRESCRIPTION DRUGS mean: 1) prescription legend drugs; 2) compound medications of which at least one ingredient is a prescription legend drug; 3) any other drugs which under the applicable state or federal law may be dispensed only upon written prescription of a Physician; and 4) injectable insulin.

REGISTERED NURSE means a professional nurse (R.N.) who is not a member of the Insured Person's immediate family.

SICKNESS means illness, disease or disorder of the Insured Person.

SKILLED NURSING FACILITY means a Hospital or nursing facility that is licensed and operated as required by law.

SOUND, NATURAL TEETH means natural teeth, the major portion of the individual tooth is present, regardless of fillings or caps; and is not carious, abscessed, or defective.

SUBSTANCE USE DISORDER means a Sickness that is listed as an alcoholism and substance use disorder in the current Diagnostic and Statistical Manual of the American Psychiatric Association. The fact that a disorder is listed in the Diagnostic and Statistical Manual of the American Psychiatric Association does not mean that treatment of the disorder is a Covered Medical Expense. If not excluded or defined elsewhere in the Policy, all alcoholism and substance use disorders are considered one Sickness.

URGENT CARE CENTER means a facility that provides treatment required to prevent serious deterioration of the Insured Person's health as a result of an unforeseen Sickness, Injury, or the onset of acute or severe symptoms.

USUAL AND CUSTOMARY CHARGES means the most common charge for similar services, medicines or supplies within the area in which the charge is incurred. Except as otherwise required under state or federal regulations, usual and customary charges will be determined using the lowest of:

1. The billed charge for the services.
2. An amount determined using current publicly-available data which is usual and customary when compared with the charges made for a) similar services and supplies and b) to persons having similar medical conditions in the geographic area where service is rendered.
3. An amount determined using current publicly-available data reflecting the costs for facilities providing the same or similar services, adjusted for geographical difference where applicable, plus a margin factor.

The Company uses data from FAIR Health, Inc. and/or Data iSight to determine Usual and Customary Charges. No payment will be made under the Policy for any expenses incurred which in the judgment of the Company are in excess of Usual and Customary Charges.

Section 12: 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 any of the following:

1. Acne.
2. Acupuncture.
3. Addiction, such as:
   • Caffeine addiction.
   • Non-chemical addiction, such as: gambling, sexual, spending, shopping, working and religious.
   • Codependency.
5. Circumcision.
6. Cosmetic procedures:
   • Except reconstructive procedures to correct an Injury or treat a Sickness for which benefits are otherwise payable under the Policy. The primary result of the procedure is not a changed or improved physical appearance.
• Except to restore bodily function to an abnormal structure of the body caused by a congenital defect or developmental abnormality.
This exclusion does not apply as specifically provided for Benefits for Mastectomy, Breast Surgery, Reconstruction and Prostheses.

7. Custodial Care.
• Care provided in: rest homes, health resorts, homes for the aged, halfway houses, college infirmaries or places mainly for domiciliary or Custodial Care.
• Extended care in treatment or substance abuse facilities for domiciliary or Custodial Care.

8. Dental treatment, except:
• For accidental Injury to Sound, Natural Teeth.
This exclusion does not apply to benefits specifically provided in Pediatric Dental Services.

9. Elective Surgery or Elective Treatment.

10. Elective abortion.

11. Flight in any kind of aircraft, except while riding as a passenger on a regularly scheduled flight of a commercial airline.

12. Foot care for the following:
• Flat foot conditions.
• Supportive devices for the foot.
• Subluxations of the foot.
• Fallen arches.
• Weak feet.
• Chronic foot strain.
• Routine foot care including the care, cutting and removal of corns, callouses, toenails, and bunions (except capsular or bone surgery).
This exclusion does not apply to preventive foot care for Insured Persons with diabetes.

13. Health spa or similar facilities. Strengthening programs.

14. Hearing examinations. Hearing aids. Other treatment for hearing defects and hearing loss. "Hearing defects" means any physical defect of the ear which does or can impair normal hearing, apart from the disease process.
This exclusion does not apply to:
• Hearing defects or hearing loss as a result of an infection or Injury.


17. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation.

18. Injury sustained while:
• Participating in any intercollegiate or professional sport, contest or competition.
• Traveling to or from such sport, contest or competition as a participant.
• Participating in any practice or conditioning program for such sport, contest or competition.

19. Investigational services.

20. Lpectomy.

21. Felony, riot or insurrection when the Insured Person is an active participant.

22. Prescription Drugs, services or supplies as follows:
• Therapeutic devices or appliances, including: hypodermic needles, syringes, support garments and other non-medical substances, regardless of intended use, except as specifically provided in the Policy.
• Immunization agents, except as specifically provided in the Policy.
• Drugs labeled, "Caution - limited by federal law to investigational use" or experimental drugs.
• Products used for cosmetic purposes.
• Drugs used to treat or cure baldness. Anabolic steroids used for body building.
• Anorectics - drugs used for the purpose of weight control.
• Fertility agents or sexual enhancement drugs, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra.
• Growth hormones.
• Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.

23. Reproductive/Infertility services including but not limited to the following:
• Procreative counseling.
• Genetic counseling and genetic testing.
• Cryopreservation of reproductive materials. Storage of reproductive materials.
• Fertility tests.
• Infertility treatment (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.
• Reversal of sterilization procedures.

24. Research or examinations relating to research studies, or any treatment for which the patient or the patient’s representative must sign an informed consent document identifying the treatment in which the patient is to participate as a research study or clinical research study, except as specifically provided in the Policy.

This exclusion does not apply as follows:
• When due to a covered Injury or disease process.
• To benefits specifically provided in Pediatric Vision Services.
• To one lens for the affected eye following corneal transplant surgery and contact lenses for the Medically Necessary treatment of keratoconus.

26. Services provided normally without charge by the Health Service of the Policyholder. Services covered or provided by the student health fee.

27. Skeletal irregularities of one or both jaws, including orthognathia and mandibular retrognathia. Temporomandibular joint dysfunction. 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 sinusitis.


29. Sleep disorders, except as specifically provided in the Policy.

30. Supplies, except as specifically provided in the Policy.

31. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, or gynecomastia, except as specifically provided in the Policy.

32. Treatment in a Government hospital, unless there is a legal obligation for the Insured Person to pay for such treatment.

33. 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).

34. Weight management. Weight reduction. Nutrition programs. Treatment for obesity. Surgery for removal of excess skin or fat. This exclusion does not apply to benefits specifically provided in the Policy.

Section 13: How to File a Claim for Injury and Sickness Benefits

In the event of Injury or Sickness, students should:

1. Report to the Student Health Service for treatment, or when not in school, to their Physician or Hospital.
2. Mail to the address below all medical and hospital bills along with the patient’s name and Insured student’s name, address, SR ID number (Insured’s insurance Company ID number) and name of the university under which the student is insured. A Company claim form is not required for filing a claim.
3. Submit claims for payment within 90 days after the date of service or as soon as reasonably possible.

Submit the above information to the Company by mail:

FirstStudent
P.O. Box 809025
Dallas, TX 75380-9025

Section 14: General Provisions

GRACE PERIOD: A grace period of 30 days will be granted for payment of each premium due after the first premium in accordance with the Policy terms. During the Grace Period, the Policy will remain in force.

NOTICE OF CLAIM: Written notice of claim must be given to the Company within 90 days after the occurrence or commencement of any loss covered by the Policy, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the Named Insured to the Company, P.O. Box 809025, Dallas, Texas 75380-9025 with information sufficient to identify the Named Insured shall be deemed notice to the Company.
CLAIM FORMS: Claim forms are not required.

ENTIRE CONTRACT CHANGES: The Policy, including this Certificate of Coverage, Schedule of Benefits, Endorsements, Policyholder Application, and attached papers, if any, shall constitute the entire contract between the parties. No agent has authority to change the Policy or to waive any of its provisions. No change in the Policy shall be valid until approved by an executive officer of the Company and unless such approval be endorsed hereon or attached hereto. Such an Endorsement or attachment shall be effective without the consent of the Insured Person but shall be without prejudice to any claim arising prior to its Effective Date.

PROOF OF LOSS: Written proof of loss must be furnished to the Company at its said office within 90 days after the date of such loss or as soon as reasonably possible. Failure to furnish such proof within the time required will not invalidate nor reduce any claim if it was not reasonably possible to furnish proof.

TIME OF PAYMENT OF CLAIM: Indemnities payable under the Policy for any loss will be paid upon receipt of due written proof of such loss.

PAYMENT OF CLAIMS: All or a portion of any indemnities provided by the Policy may, at the Company's option, and unless the Named Insured requests otherwise in writing not later than the time of filing proofs of such loss, be paid directly to the Hospital or person rendering such service. Otherwise, accrued indemnities will be paid to the Named Insured or the estate of the Named Insured. Any payment so made shall discharge the Company's obligation to the extent of the amount of benefits so paid.

PHYSICAL EXAMINATION: As a part of Proof of Loss, the Company at its own expense shall have the right and opportunity: 1) to examine the person of any Insured Person when and as often as it may reasonably require during the pendency of a claim; and, 2) to have an autopsy made in case of death where it is not forbidden by law. The Company has the right to secure a second opinion regarding treatment or hospitalization. Failure of an Insured to present himself or herself for examination by a Physician when requested shall authorize the Company to: (1) withhold any payment of Covered Medical Expenses until such examination is performed and Physician's report received; and (2) deduct from any amounts otherwise payable hereunder any amount for which the Company has become obligated to pay to a Physician retained by the Company to make an examination for which the Insured failed to appear. Said deduction shall be made with the same force and effect as a Deductible herein defined.

LEGAL ACTIONS: No action at law or in equity shall be brought to recover on the Policy prior to the expiration of 60 days after written proofs of loss have been furnished in accordance with the requirements of the Policy. No such action shall be brought after the expiration of 3 years after the time written proofs of loss are required to be furnished.

SUBROGATION: The Company shall be subrogated to all rights of recovery which any Insured Person has against any person, firm or corporation to the extent of payments for benefits made by the Company to or for benefit of an Insured Person. The Insured shall execute and deliver such instruments and papers as may be required and do whatever else is necessary to secure such rights to the Company.

RIGHT OF RECOVERY: Payments made by the Company which exceed the Covered Medical Expenses (after allowance for Deductible and Coinsurance clauses, if any) payable hereunder shall be recoverable by the Company from or among any persons, firms, or corporations to or for whom such payments were made or from any insurance organizations who are obligated in respect of any covered Injury or Sickness as their liability may appear.

MORE THAN ONE POLICY: Insurance effective at any one time on the Insured Person under a like policy, or policies in this Company is limited to the one such policy elected by the Insured Person, his beneficiary or his estate, as the case may be, and the Company will return all premiums paid for all other such policies.

RIGHT TO RECOVER IMPROPER PAYMENTS: The Company shall have the right to recover any amount improperly paid to a provider or an Insured Person:

1. Within 24 months after the date of the improper payment for a Coordination of Benefits error.
2. Within 12 months after the date of the improper payment for any other reason.
3. Within 36 months after the date of the improper payment when the improper payment is due to a recovery by Medicaid, Medicare, the Children's Health Insurance Program or any other state or federal health care program.

The Company shall also have the right to:
1. Take action against a provider as permitted in the terms of any provider contract.
2. Report any provider to a state or federal agency with appropriate regulatory authority for unprofessional, unlawful, or fraudulent conduct.
3. Enter into a mutual agreement with a provider to resolve alleged violations of this section through mediation or binding arbitration.

Section 15: Notice of Appeal Rights

RIGHT TO INTERNAL APPEAL

Standard Internal Appeal

The Insured Person has the right to request an Internal Appeal if the Insured Person disagrees with the Company's denial, in whole or in part, of a claim or request for benefits. The Insured Person, or the Insured Person’s Authorized Representative, must submit a written request for an Internal Appeal within 180 days of receiving a notice of the Company’s Adverse Determination.

The written Internal Appeal request should include:
1. A statement specifically requesting an Internal Appeal of the decision;
2. The Insured Person’s Name and ID number (from the ID card);
3. The date(s) of service;
4. The provider’s name;
5. The reason the claim should be reconsidered; and
6. Any written comments, documents, records, or other material relevant to the claim.

Please contact the Customer Service Department at 1-800-505-4160 with any questions regarding the Internal Appeal process. The written request for an Internal Appeal should be sent to: UnitedHealthcare StudentResources, PO Box 809025, Dallas, TX 75380-9025.

Internal Appeal Process

Within 180 days after receipt of a notice of an Adverse Determination, an Insured Person or an Authorized Representative may submit a written request for an Internal Review of an Adverse Determination.

Upon receipt of the request for an Internal Review, the Company shall provide the Insured Person with the name, address and telephone of the employee or department designated to coordinate the Internal Review for the Company. With respect to an Adverse Determination involving Utilization Review, the Company shall designate an appropriate clinical peer(s) of the same or similar specialty as would typically manage the case which is the subject of the Adverse Determination. The clinical peer(s) shall not have been involved in the initial Adverse Determination.

Within 3 working days after receipt of the grievance, the Company shall provide notice that the Insured Person or Authorized Representative is entitled to:
1. Submit written comments, documents, records, and other material relating to the request for benefits to be considered when conducting the Internal Review; and
2. Receive from the Company, upon request and free of charge, reasonable access to and copies of all documents, records and other information relevant to the Insured Person’s request for benefits.

Prior to issuing or providing a notice of Final Adverse Determination, the Company shall provide, free of charge and as soon as possible:
1. Any new or additional evidence considered by the Company in connection with the grievance; and
2. Any new or additional rationale upon which the decision was based.

The Insured Person or Authorized Representative shall have 10 calendar days to respond to any new or additional evidence or rationale.

The Company shall issue a Final Adverse Decision in writing or electronically to the Insured Person or the Authorized Representative as follows:
1. For a Prospective Review, the notice shall be made no later than 15 days after the Company’s receipt of the grievance.
2. For a Retrospective Review, the notice shall be made no later than 60 days after the Company’s receipt of the grievance.
Time periods shall be calculated based on the date the Company receives the request for the Internal Review, without regard to whether all of the information necessary to make the determination accompanies the request.

The written notice of Final Adverse Determination for the Internal Review shall include:

1. The titles and qualifying credentials of the reviewers participating in the Internal Review;
2. Information sufficient to identify the claim involved in the grievance, including the following:
   a. The date of service;
   b. The name health care provider; and
   c. The claim amount;
3. A statement that the diagnosis code and treatment code and their corresponding meanings shall be provided to the Insured Person or the Authorized Representative, upon request;
4. For an Internal Review decision that upholds the Company's original Adverse Determination:
   a. The specific reason(s) for the Final Adverse Determination, including the denial code and its corresponding meaning, as well as a description of the Company’s standard, if any, that was used in reaching the denial;
   b. Reference to the specific Policy provisions upon which the determination is based;
   c. A statement that the Insured Person is entitled to receive, upon request and free of charge, reasonable access to and copies of all documents, records, and other information relevant to the Insured Person's benefit request;
   d. If applicable, a statement that the Company relied upon a specific internal rule, guideline, protocol, or similar criterion and that a copy will be provided free of charge upon request;
   e. If the Final Adverse Determination is based on a Medical Necessity or experimental or investigational treatment or similar exclusion or limitation, a statement that an explanation will be provided to the Insured Person free of charge upon request;
   f. Instructions for requesting: (i) a copy of the rule, guideline, protocol or other similar criterion relied upon to make the Final Adverse Determination; and (ii) the written statement of the scientific or clinical rationale for the determination;
5. A description of the procedures for obtaining an External Independent Review of the Final Adverse Determination pursuant to the State’s External Review legislation;
6. The Insured Person’s right to bring a civil action in a court of competent jurisdiction; and
7. Notice of the Insured Person’s right to contact the commissioner’s office or ombudsman’s office for assistance with respect to any claim, grievance or appeal at any time.

**Expedited Internal Review**

For Urgent Care Requests, an Insured Person may submit a request, either orally or in writing, for an Expedited Internal Review (EIR).

An Urgent Care Request means a request for services or treatment where the time period for completing a standard Internal Appeal:

1. Could seriously jeopardize the life or health of the Insured Person or jeopardize the Insured Person’s ability to regain maximum function; or
2. Would, in the opinion of a Physician with knowledge of the Insured Person’s medical condition, subject the Insured Person to severe pain that cannot be adequately managed without the requested health care service or treatment.

To request an Expedited Internal Appeal, please contact Claims Appeals at 1-888-315-0447. The written request for an Expedited Internal Appeal should be sent to: Claims Appeals, UnitedHealthcare Student Resources, PO Box 809025, Dallas, TX 75380-9025.

**Expedited Internal Review Process**

The Insured Person or an Authorized Representative may submit an oral or written request for an Expedited Internal Review (EIR) of an Adverse Determination:

1. Involving Urgent Care Requests; and
2. Related to a concurrent review Urgent Care Request involving an admission, availability of care, continued stay or health care service for an Insured Person who has received emergency services, but has not been discharged from a facility.

All necessary information, including the Company’s decision, shall be transmitted to the Insured Person or an Authorized Representative via telephone, facsimile or the most expeditious method available. The Insured Person or the Authorized Representative shall be notified of the EIR decision no more than seventy-two (72) hours after the Company’s receipt of the EIR request.
If the EIR request is related to a concurrent review Urgent Care Request, benefits for the service will continue until the Insured Person has been notified of the final determination.

At the same time an Insured Person or an Authorized Representative files an EIR request, the Insured Person or the Authorized Representative may file:

1. An Expedited External Review (EER) request if the Insured Person has a medical condition where the timeframe for completion of an EIR would seriously jeopardize the life or health of the Insured Person or would jeopardize the Insured Person’s ability to regain maximum function; or
2. An Expedited Experimental or Investigational Treatment External Review (EEIER) request if the Adverse Determination involves a denial of coverage based on a determination that the recommended or requested service or treatment is experimental or investigational and the Insured Person’s treating Physician certifies in writing that the recommended or requested service or treatment would be significantly less effective if not promptly initiated.

The notice of Final Adverse Determination may be provided orally, in writing, or electronically.

RIGHT TO EXTERNAL INDEPENDENT REVIEW
After exhausting the Company’s Internal Appeal process, an Insured Person or Authorized Representative may submit a request for an External Independent Review when the service or treatment in question:

1. Is a Covered Medical Expense under the Policy; and
2. Is not covered because it does not meet the Company’s requirements for Medical Necessity, appropriateness, health care setting, level of care, effectiveness, or the treatment is determined to be experimental or investigational.

A request for an External Independent Review shall not be made until the Insured Person or Authorized Representative has exhausted the Internal Appeals process. The Internal Appeal Process shall be considered exhausted if:

1. The Company has issued a Final Adverse Determination as detailed herein;
2. The Insured Person or the Authorized Representative filed a request for an Internal Appeal and has not received a written decision from the Company within 30 days and the Insured Person or Authorized Representative has not requested or agreed to a delay;
3. The Company fails to strictly adhere to the Internal Appeal process detailed herein; or
4. The Company agrees to waive the exhaustion requirement.

After exhausting the Internal Appeal process, and after receiving notice of an Adverse Determination or Final Adverse Determination, an Insured Person or Authorized Representative has 180 days to request an External Independent Review. Except for a request for an Expedited External Review, the request for an External Review should be made in writing to the Company. Upon request of an External Review, the Company shall provide the Insured Person or the Authorized Representative with the appropriate forms to request the review.

Where to Send External Review Requests
All types of External Review requests shall be submitted to the Utah state insurance department at the following address:

Utah Insurance Department
Office of Consumer Health Assistance
State Office Building, Suite 3110
Salt Lake City, UT 84114
(801) 538-3077
Healthappeals.uid@utah.gov
Fax: 801-538-3829

Standard External Review (SER) Process
A Standard External Review request must be submitted in writing within 4 months of receiving a notice of the Company’s Adverse Determination or Final Adverse Determination.

1. Within 5 business days after receiving the SER request notice, the Company will complete a preliminary review to determine that:
   a. The individual was an Insured Person covered under the Policy at the time the service was requested or provided;
   b. The Insured Person has exhausted the Company’s Internal Appeal Process;
   c. The Insured Person has provided all the information and forms necessary to process the request; and
d. The service in question: (i) is a Covered Medical Expense under the Policy; and (ii) is not covered because it does not meet the Company's requirements for Medical Necessity, appropriateness, health care setting, level of care or effectiveness.

2. Within 1 business day after completion of the preliminary review, the Company shall notify the Commissioner, the Insured Person and, if applicable, the Authorized Representative in writing whether the request is complete and eligible for a SER.
   a. If the request is not complete, the Company’s response shall include what information or materials are needed to make the request complete;
   b. If the request is not eligible, the Company’s response shall include the reasons for ineligibility. The Insured Person and, if applicable, the Authorized Representative shall also be advised of the right to appeal the decision to the Commissioner.

3. After receiving notice that a request is eligible for SER, the Commissioner shall, within 1 business day:
   a. Assign an Independent Review Organization (IRO) from the Commissioner’s approved list;
   b. Notify the Company of the name of the assigned IRO; and
   c. Notify the Insured Person and, if applicable, the Authorized Representative that the request has been accepted. This notice shall include: (i) the name of the IRO; and (ii) a statement that the Insured Person or the Authorized Representative may, within 5 business days following receipt of the notice, submit additional information to the IRO for consideration when conducting the review.

4. a. The Company shall, within 5 business days, provide the IRO with any documents and information the Company considered in making the Adverse Determination or Final Adverse Determination. The Company’s failure to provide the documents and information will not delay the SER.
   b. If the Company fails to provide the documents and information within the required time frame, the IRO may terminate the review and may reverse the Adverse Determination or Final Adverse Determination. Upon making this decision, the IRO shall, within 1 business day, advise the Commissioner, the Company, the Insured Person, and the Authorized Representative, if any, of its decision.

5. The IRO shall review all written information and documents submitted by the Company and the Insured Person or the Authorized Representative.

6. If the IRO receives any additional information from the Insured Person or the Authorized Representative, the IRO must forward the information to the Company within 1 business day.
   a. The Company may then reconsider its Adverse Determination or Final Adverse Determination. Reconsideration by the Company shall not delay or terminate the SER.
   b. The SER may only be terminated if the Company decides to reverse its Adverse Determination or Final Adverse Determination and provide coverage for the service that is the subject of the SER.
   c. If the Company reverses its decision, the Company shall provide written notification within 1 business day to the Commissioner, the Insured Person, the Authorized Representative, if applicable, and the IRO. Upon written notice from the Company, the IRO will terminate the SER.

7. Within 45 days after receipt of the SER request, the IRO shall provide written notice of its decision to uphold or reverse the Adverse Determination or Final Adverse Determination. The notice shall be sent to the Commissioner, the Company, the Insured Person and, if applicable, the Authorized Representative. Upon receipt of a notice of decision reversing the Adverse Determination or Final Adverse Determination, the Company shall within 1 business day approve the coverage that was the subject of the Adverse Determination or Final Adverse Determination.

**Expedited External Review (EER) Process**

An Expedited External Review request may be submitted either orally or in writing when:

1. The Insured Person or an Authorized Representative may make a written or oral request for an Expedited External Review (EER) with the Company at the time the Insured Person receives:
   a. An Adverse Determination if:
      - The Insured Person or the Authorized Representative has filed a request for an Expedited Internal Review (EIR); and
      - The Adverse Determination involves a medical condition for which the timeframe for completing an EIR would seriously jeopardize the life or health of the Insured Person or jeopardize the Insured Person’s ability to regain maximum function; or
   
   b. A Final Adverse Determination, if:
      - The Insured Person has a medical condition for which the timeframe for completing a Standard External Review (SER) would seriously jeopardize the life or health of the Insured Person or jeopardize the Insured Person’s ability to regain maximum function; or
• The Final Adverse determination involves an admission, availability of care, continued stay or health care service for which the Insured Person received emergency services, but has not been discharged from a facility.

An EER may not be provided for retrospective Adverse Determinations or Final Adverse Determinations.

2. Upon receipt of a request for an EER, the Company shall immediately review the request to determine that:
   a. The individual was an Insured Person covered under the Policy at the time the service was requested or provided;
   b. The Insured Person has exhausted the Company's Internal Appeal Process, unless the Insured Person is not required to do so as specified in sub-sections 1. a. and b. shown above;
   c. The Insured Person has provided all the information and forms necessary to process the request; and
   d. The service in question: (i) is a Covered Medical Expense under the Policy; and (ii) is not covered because it does not meet the Company's requirements for Medical Necessity, appropriateness, health care setting, level of care or effectiveness.

3. Immediately after completion of the review, the Company shall notify the Commissioner, the Insured Person and the Authorized Representative, if applicable, whether the request is eligible for an EER.
   a. If the request is not complete, the Company’s response shall include what information or materials are needed to make the request complete;
   b. If the request is not eligible, the Company’s response shall include the reasons for ineligibility. The Insured Person and, if applicable, the Authorized Representative shall also be advised of the right to appeal the decision to the Commissioner.

4. When a request is complete and eligible for an EER, the Commissioner shall immediately assign an Independent Review Organization (IRO) from the Commissioner’s approved list and notify the Company of the name of the assigned IRO.
   a. The Company shall provide or transmit all necessary documents and information considered in making the Adverse Determination or Final Adverse Determination.
   b. All documents shall be submitted to the IRO electronically, by telephone, via facsimile, or by any other expeditious method.

5. a. If the EER is related to an Adverse Determination for which the Insured Person or the Authorized Representative filed the EER concurrently with an Expedited Internal Review (EIR) request, then the IRO will determine whether the Insured Person shall be required to complete the EIR prior to conducting the EER.
   b. The IRO shall immediately notify the Insured Person and the Authorized Representative, if applicable, that the IRO will not proceed with EER until the Company completes the EIR and the Insured Person’s grievance remains unresolved at the end of the EIR process.

6. In no more than 72 hours after receipt of the qualifying EER request, the IRO shall:
   a. Make a decision to uphold or reverse the Adverse Determination or Final Adverse Determination; and
   b. Notify the Commissioner, the Company, the Insured Person, and, if applicable, the Authorized Representative.

7. Upon receipt of a notice of decision reversing the Adverse Determination or Final Adverse Determination, the Company shall immediately approve the coverage that was the subject of the Adverse Determination or Final Adverse Determination.

Standard Experimental or Investigational Treatment External Review (SEIER) Process

An Insured Person, or an Insured Person’s Authorized Representative, may submit a request for an Experimental or Investigational External Review when the denial of coverage is based on a determination that the recommended or requested health care service or treatment is experimental or investigational.

A request for a Standard Experimental or Investigational External Review must be submitted in writing within 4 months of receiving a notice of the Company’s Adverse Determination or Final Adverse Determination.

1. For an Adverse Determination or a Final Adverse Determination that involves denial of coverage based on a determination that the health care service or treatment recommended or requested is experimental or investigational, an Insured Person or an Authorized Representative may submit a request for a Standard Experimental or Investigational Treatment External Review (SEIER) with the Company.

2. Within 5 business days after receiving the SEIER request notice, the Company will complete a preliminary review to determine that:
   a. The individual was an Insured Person covered under the Policy at the time the service was recommended, requested or provided;
   b. The recommended or requested health care services or treatment:
      • Is a Covered Medical Expense under the Insured Person’s Policy except for the Company’s determination that the service or treatment is experimental or investigational for a particular medical condition; and
• Is not explicitly listed as an Exclusion or Limitation under the Insured Person’s Policy;

c. The Insured Person’s treating Physician has certified that one of the following situations is applicable:
   • Standard health care services or treatments have not been effective in improving the condition of the Insured Person;
   • Standard health care services or treatments are not medically appropriate for the Insured Person;
   • There is no available standard health care service or treatment covered by the Company that is more beneficial than the recommended or requested health care service or treatment;

d. The Insured Person’s treating Physician:
   • Has recommended a health care service or treatment that the Physician certified, in writing, is likely to be more beneficial to the Insured Person, in the Physician’s opinion, than any available standard health care services or treatments; or
   • Who is a licensed, board certified or board eligible Physician qualified to practice in the area of medicine appropriate to treat the Insured Person’s condition, has certified in writing that scientifically valid studies using acceptable protocols demonstrate that the health care service or treatment requested by the Insured Person is likely to be more beneficial to the Insured Person than any available standard health care services or treatments;

e. The Insured Person has exhausted the Company’s Internal Appeal Process; and

f. The Insured Person has provided all the information and forms necessary to process the request.

3. Within 1 business day after completion of the preliminary review, the Company shall notify the Commissioner, the Insured Person and, if applicable, the Authorized Representative in writing whether the request is complete and eligible for a SEIER.
   a. If the request is not complete, the Company’s response shall include what information or materials are needed to make the request complete; or
   b. If the request is not eligible, the Company response shall include the reasons for ineligibility. The Insured Person and, if applicable, the Authorized Representative shall also be advised of the right to appeal the decision to the Commissioner.

4. After receiving notice that a request is eligible for SEIER, the Commissioner shall, within 1 business day:
   a. Assign an IRO from the Commissioner’s approved list;
   b. Notify the Company of the name of the assigned IRO; and
   c. Notify the Insured Person and, if applicable, the Authorized Representative, that the request has been accepted. This notice shall include: (i) the name of the IRO; and (ii) a statement that the Insured Person or the Authorized Representative may, within 5 business days following receipt of the notice, submit additional information to the IRO for consideration when conducting the review.

5. a. The Company shall, within 5 business days, provide the IRO with any documents and information the Company considered in making the Adverse Determination or Final Adverse Determination. The Company’s failure to provide the documents and information will not delay the SEIER.
   b. If the Company fails to provide the documents and information within the required time frame, the IRO may terminate the review and may reverse the Adverse Determination or Final Adverse Determination. Upon making this decision, the IRO shall immediately advise the Commissioner, the Company, the Insured Person, and the Authorized Representative, if any, of its decision.

6. The IRO shall review all written information and documents submitted by the Company and the Insured Person or the Authorized Representative.

7. If the IRO receives any additional information from the Insured Person or the Authorized Representative, the IRO must forward the information to the Company within 1 business day.
   a. The Company may then reconsider its Adverse Determination or Final Adverse Determination. Reconsideration by the Company shall not delay or terminate the SEIER.
   b. The SEIER may only be terminated if the Company decides to reverse its Adverse Determination or Final Adverse Determination and provide coverage for the service that is the subject of the SEIER.
   c. If the Company reverses its decision, the Company shall immediately provide written notification to the Commissioner, the Insured Person, the Authorized Representative, if applicable, and the IRO. Upon written notice from the Company, the IRO will terminate the SEIER.

8. After completion of the IRO’s review, upon receipt of a notice of decision reversing the Adverse Determination or Final Adverse Determination, the Company shall immediately approve the coverage of the recommended or requested health care service or treatment that was the subject of the Adverse Determination or Final Adverse Determination.

**Expedited Experimental or Investigational Treatment External Review (EEIER) Process**

An Insured Person, or an Insured Person’s Authorized Representative, may submit an oral request for an Expedited Experimental or Investigational External Review when:
1. An Insured Person or an Authorized Representative may make an oral request for an Expedited Experimental or Investigational Treatment External Review (EEIER) with the Company at the time the Insured Person receives:
   a. An Adverse Determination if:
      • The Insured Person or the Authorized Representative has filed a request for an Expedited Internal Review (EIR); and
      • The Adverse Determination involves a denial of coverage based on a determination that the recommended or requested health care service or treatment is experimental or investigational and the Insured Person’s treating physician certifies in writing that the recommended or requested health care service or treatment would be significantly less effective if not promptly initiated; or
   b. A Final Adverse Determination, if:
      • The Insured Person has a medical condition for which the timeframe for completing a Standard External Review (SER) would seriously jeopardize the life or health of the Insured Person or jeopardize the Insured Person’s ability to regain maximum function; or
      • The Final Adverse Determination is based on a determination that the recommended or requested health care service or treatment is experimental or investigational and the Insured Person’s treating Physician certifies in writing that the recommended or requested health care service or treatment would be significantly less effective if not promptly initiated.

   An EEIER may not be provided for retrospective Adverse Determinations or Final Adverse Determinations.

2. Upon receipt of an EEIER request notice, the Company shall immediately complete a preliminary review to determine that:
   a. The individual was an Insured Person covered under the Policy at the time the service was recommended or provided;
   b. The recommended or requested health care services or treatment:
      • Is a Covered Medical Expense under the Insured Person’s Policy except for the Company’s determination that the service or treatment is experimental or investigational for a particular medical condition; and
      • Is not explicitly listed as an Exclusion or Limitation under the Insured Person’s Policy;
   c. The Insured Person’s treating Physician has certified that one of the following situations is applicable:
      • Standard health care services or treatments have not been effective in improving the condition of the Insured Person;
      • Standard health care services or treatments are not medically appropriate for the Insured Person;
      • There is no available standard health care service or treatment covered by the Company that is more beneficial than the recommended or requested health care service or treatment;
   d. The Insured Person’s treating Physician:
      • Has recommended a health care service or treatment that the Physician certified, in writing, is likely to be more beneficial to the Insured Person, in the Physician’s opinion, than any available standard health care services or treatments; or
      • Who is a licensed, board certified or board eligible Physician qualified to practice in the area of medicine appropriate to treat the Insured Person’s condition, has certified in writing that scientifically valid studies using acceptable protocols demonstrate that the health care service or treatment requested by the Insured Person is likely to be more beneficial to the Insured Person than any available standard health care services or treatments;
   e. The Insured Person has exhausted the Company’s Internal Appeal Process unless the Insured person is not required to do so as specified in sub-sections 1. a. and b. above; and
   f. The Insured Person has provided all the information and forms necessary to process the request.

3. The Company shall immediately notify the Commissioner, the Insured Person and, if applicable, the Authorized Representative in writing whether the request is complete and eligible for an EEIER.
   a. If the request is not complete, the Company’s response shall include what information or materials are needed to make the request complete; or
   b. If the request is not eligible, the Company’s response shall include the reasons for ineligibility. The Insured Person and, if applicable, the Authorized Representative shall also be advised of the right to appeal the decision to the Commissioner.

4. After receiving notice that a request is eligible for EEIER, the Commissioner shall immediately:
   a. Assign an IRO from the Commissioner’s approved list; and
   b. Notify the Company of the name of the assigned IRO.

5. The Company shall provide or transmit all necessary documents and information considered in making the Adverse Determination or Final Adverse Determination. All documents shall be submitted to the IRO electronically, by telephone, via facsimile, or by any other expeditious method.
6. a. If the EEIER is related to an Adverse Determination for which the Insured Person or the Authorized Representative filed the EEIER concurrently with an Expedited Internal Review (EIR) request, then the IRO will determine whether the Insured Person shall be required to complete the EIR prior to conducting the EEIER.

b. The IRO shall immediately notify the Insured Person and the Authorized Representative, if applicable, that the IRO will not proceed with EEIER until the Company completes the EIR and the Insured Person’s grievance remains unresolved at the end of the EIR process.

7. a. The Company shall, within 5 business days, provide the IRO with any documents and information the Company considered in making the Adverse Determination or Final Adverse Determination. The Company’s failure to provide the documents and information will not delay the EEIER.

b. If the Company fails to provide the documents and information within the required time frame, the IRO may terminate the review and may reverse the Adverse Determination or Final Adverse Determination. Upon making this decision, the IRO shall immediately advise the Commissioner, the Company, the Insured Person, and the Authorized Representative, if any, of its decision.

8. Each clinical reviewer assigned by the IRO shall review all written information and documents submitted by the Company and the Insured Person or the Authorized Representative.

9. If the IRO receives any additional information from the Insured Person or the Authorized Representative, the IRO must forward the information to the Company within 1 business day.

a. The Company may then reconsider its Adverse Determination or Final Adverse Determination. Reconsideration by the Company shall not delay or terminate the EEIER.

b. The EEIER may only be terminated if the Company decides to reverse its Adverse Determination or Final Adverse Determination and provide coverage for the service that is the subject of the EEIER.

c. If the Company reverses its decision, the Company shall immediately provide written notification to the Commissioner, the Insured Person, the Authorized Representative, if applicable, and the IRO. Upon written notice from the Company, the IRO will terminate the EEIER.

10. Each clinical reviewer shall provide an oral or written opinion to the IRO no later than 5 calendar days after being selected by the IRO.

11. The IRO shall make a decision and provide oral or written notice of its decision within 48 hours after receipt of the opinions from each clinical reviewer.

12. Upon receipt of the IRO’s notice of decision reversing the Adverse Determination or Final Adverse Determination, the Company shall immediately approve the coverage of the recommended or requested health care service or treatment that was the subject of the Adverse Determination or Final Adverse Determination.

**BINDING EXTERNAL REVIEW**

An External Review decision is binding on the Company except to the extent the Company has other remedies available under state law. An External Review decision is binding on the Insured Person to the extent the Insured Person has other remedies available under applicable federal or state law. An Insured Person or an Authorized Representative may not file a subsequent request for External Review involving the same Adverse Determination or Final Adverse Determination for which the Insured Person has already received an External Review decision.

**APPEAL RIGHTS DEFINITIONS**

For the purpose of this Notice of Appeal Rights, the following terms are defined as shown below:

**Adverse Determination** means:
1. A determination by the Company that, based upon the information provided, a request for benefits under the Policy does not meet the Company’s requirements for Medical Necessity, appropriateness, health care setting, level of care, or effectiveness, or is determined to be experimental or investigational, and the requested benefit is denied, reduced, in whole or in part, or terminated;
2. A denial, reduction, in whole or in part, or termination based on the Company’s determination that the individual was not eligible for coverage under the Policy as an Insured Person;
3. Any prospective or retrospective review determination that denies, reduces, in whole or in part, or terminates a request for benefits under the Policy; or
4. A rescission of coverage.

**Authorized Representative** means:
1. A person to whom an Insured Person has given express written consent to represent the Insured Person.
2. A person authorized by law to provide substituted consent for an Insured Person;
3. An Insured Person’s family member or health care provider when the Insured Person is unable to provide consent; or
4. In the case of an urgent care request, a health care professional with knowledge of the Insured Person’s medical condition.
Evidenced-based Standard means the conscientious, explicit and judicious use of the current best evidence based on the overall systematic review of the research in making decisions about the care of individual patients.

Final Adverse Determination means an Adverse Determination involving a Covered Medical Expense that has been upheld by the Company, at the completion of the Company’s internal appeal process or an Adverse Determination for which the internal appeals process has been deemed exhausted in accordance with this notice.

Prospective Review means Utilization Review performed: 1) prior to an admission or the provision of a health care service or course of treatment; and 2) in accordance with the Company’s requirement that the service be approved, in whole or in part, prior to its provision.

Retrospective Review means any review of a request for a Covered Medical Expense that is not a Prospective Review request. Retrospective review does not include the review of a claim that is limited to the veracity of documentation or accuracy of coding.

Urgent Care Request means a request for a health care service or course of treatment with respect to which the time periods for making a non-urgent care request determination:

1. Could seriously jeopardize the life or health of the Insured Person or the ability of the Insured Person to regain maximum function; or
2. In the opinion of a physician with knowledge of the Insured Person’s medical condition, would subject the Insured Person to severe pain that cannot be adequately managed without the health care service or treatment that is the subject of the request.

Utilization Review means a set of formal techniques designed to monitor the use of or evaluate the Medical Necessity, appropriateness, efficacy or efficiency of health care services, procedures, providers or facilities. Techniques may include ambulatory review, Prospective Review, second opinion, certification, concurrent review, case management, discharge planning, or Retrospective Review.

Questions Regarding Appeal Rights
Contact Customer Service at 1-800-505-4160 with questions regarding the Insured Person’s rights to an Internal Appeal and External Review.

Other resources are available to help the Insured Person navigate the appeals process. For questions about appeal rights, your state department of insurance may be able to assist you at:

Utah Insurance Department
Office of Consumer Health Assistance
State Office Building, Suite 3110
Salt Lake City, UT 84114
(801) 538-3077
Healthappeals.uid@utah.gov

Section 16: Online Access to Account Information
UnitedHealthcare StudentResources Insureds have online access to claims status, EOBs, ID cards, network providers, correspondence, and coverage information by logging in to My Account at www.firststudent.com. Insured students who don’t already have an online account may simply select the “create My Account Now” link. Follow the simple, onscreen directions to establish an online account in minutes using the Insured’s 7-digit Insurance ID number or the email address on file.

As part of UnitedHealthcare StudentResources’ environmental commitment to reducing waste, we’ve adopted a number of initiatives designed to preserve our precious resources while also protecting the security of a student’s personal health information.

My Account now includes Message Center - a self-service tool that provides a quick and easy way to view any email notifications the Company may have sent. In Message Center, notifications are securely sent directly to the Insured student’s email address. If the Insured student prefers to receive paper copies, he or she may opt-out of electronic delivery by going into My Email Preferences and making the change there.
Section 17: ID Cards

Digital ID cards will be made available to each Insured Person. The Company will send an email notification when the digital ID card is available to be downloaded from My Account. An Insured Person may also use My Account to request delivery of a permanent ID card through the mail.

Section 18: UHCSR Mobile App

The UHCSR Mobile App is available for download from Google Play or Apple’s App Store. Features of the Mobile App include easy access to:

- ID Cards – view, save to your device, fax or email directly to your provider. Covered Dependents are also included.
- Provider Search – search for In-Network participating healthcare or Mental Health providers, find contact information for the provider’s office or facility, and locate the provider’s office or facility on a map.
- Find My Claims – view claims received within the past 120 days for both the primary Insured and covered Dependents; includes provider, date of service, status, claim amount and amount paid.

Section 19: Important Company Contact Information

The Policy is Underwritten by:

UNITEDHEALTHCARE INSURANCE COMPANY

Administrative Office:
FirstStudent
P.O. Box 809025
Dallas, Texas 75380-9025
1-800-505-4160
Web site: www.firststudent.com
Schedule of Benefits

Utah State University
2018-5856-91
METALLIC LEVEL – GOLD WITH ACTUARIAL VALUE OF 82.690%

Injury and Sickness Benefits

No Overall Maximum Dollar Limit (Per Insured Person, Per Policy Year)

<table>
<thead>
<tr>
<th>Deductible Preferred Provider</th>
<th>$500 (Per Insured Person, Per Policy Year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible Preferred Provider</td>
<td>$1,000 (For all Insureds in a Family, Per Policy Year)</td>
</tr>
<tr>
<td>Deductible Out-of-Network</td>
<td>$750 (Per Insured Person, Per Policy Year)</td>
</tr>
<tr>
<td>Deductible Out-of-Network</td>
<td>$1,500 (For all Insureds in a Family, Per Policy Year)</td>
</tr>
<tr>
<td>Coinsurance Preferred Provider</td>
<td>80% except as noted below</td>
</tr>
<tr>
<td>Coinsurance Out-of-Network</td>
<td>60% except as noted below</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum Preferred Provider</td>
<td>$6,350 (Per Insured Person, Per Policy Year)</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum Preferred Provider</td>
<td>$12,700 (For all Insureds in a Family, Per Policy Year)</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum Out-of-Network</td>
<td>$8,000 (Per Insured Person, Per Policy Year)</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum Out-of-Network</td>
<td>$16,000 (For all Insureds in a Family, Per Policy Year)</td>
</tr>
</tbody>
</table>

The Policy provides benefits for the Covered Medical Expenses incurred by an Insured Person for loss due to a covered Injury or Sickness.

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 for Emergency Services when 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% for the remainder of the Policy Year subject to any benefit maximums or limits that may apply. Separate Out-of-Pocket Maximums apply to Preferred Provider and Out-of-Network benefits. Any applicable Coinsurance, Copays, or Deductibles will be applied to the Out-of-Pocket Maximum. Services that are not Covered Medical Expenses and the amount benefits are reduced for failing to comply with Policy provisions or requirements 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 Out-of-Network Copays.

Student Health Center Benefits: The Deductible and Copays will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Student Health Center.

Benefits are calculated on a Policy Year basis unless otherwise specifically stated. When benefit limits apply, 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. Please refer to the Medical Expense Benefits – Injury and Sickness section of the Certificate of Coverage for a description of the Covered Medical Expenses for which benefits are available. Covered Medical Expenses include:

<table>
<thead>
<tr>
<th>Inpatient</th>
<th>Preferred Provider</th>
<th>Out-of-Network Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room and Board Expense</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Intensive Care</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Hospital Miscellaneous Expenses</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Routine Newborn Care</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Inpatient</td>
<td>Preferred Provider</td>
<td>Out-of-Network Provider</td>
</tr>
<tr>
<td>-----------</td>
<td>--------------------</td>
<td>-------------------------</td>
</tr>
<tr>
<td>Surgery</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assistant Surgeon Fees</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Anesthetist Services</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Registered Nurse’s Services</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Physician’s Visits</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Pre-admission Testing</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Payable within 7 working days prior to admission.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Outpatient</th>
<th>Preferred Provider</th>
<th>Out-of-Network Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surgery</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Day Surgery Miscellaneous</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Assistant Surgeon Fees</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Anesthetist Services</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Physician’s Visits</td>
<td>$35 Copay per visit Preferred Allowance</td>
<td>$35 Copay per visit Usual and Customary Charges</td>
</tr>
<tr>
<td>Physiotherapy</td>
<td>$35 Copay per visit Preferred Allowance</td>
<td>$35 Copay per visit Usual and Customary Charges</td>
</tr>
<tr>
<td>Review of Medical Necessity will be performed after 12 visits per Injury or Sickness.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Emergency Expenses</td>
<td>$200 Copay per visit Preferred Allowance</td>
<td>$200 Copay per visit Usual and Customary Charges</td>
</tr>
<tr>
<td>Diagnostic X-ray Services</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Radiation Therapy</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Laboratory Procedures</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Tests &amp; Procedures</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Injections</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Chemotherapy</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Outpatient Drug Type</td>
<td>Preferred Provider</td>
<td>Out-of-Network Provider</td>
</tr>
<tr>
<td>----------------------</td>
<td>--------------------</td>
<td>-------------------------</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>*UnitedHealthcare Pharmacy (UHCP), $20 Copay per prescription Tier 1 $40 Copay per prescription Tier 2 $100 Copay per prescription Tier 3 up to a 31-day supply per prescription When Specialty Prescription Drugs are dispensed at a Non-Preferred Specialty Network Pharmacy, the Insured is required to pay 2 times the retail Copay (up to 50% of the Prescription Drug Charge). Mail order Prescription Drugs through UHCP at 2.5 times the retail Copay up to a 90-day supply.</td>
<td>$20 Copay per prescription generic drug $40 Copay per prescription brand name drug up to a 31-day supply per prescription (In addition to the Policy Deductible up to a 31-day supply per prescription.)</td>
</tr>
<tr>
<td>Ambulance Services</td>
<td>Preferred Allowance</td>
<td>80% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>50% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Consultant Physician Fees</td>
<td>$35 Copay per visit Preferred Allowance</td>
<td>$35 Copay per visit Usual and Customary Charges</td>
</tr>
<tr>
<td>Dental Treatment</td>
<td>Preferred Allowance</td>
<td>80% of Usual and Customary Charges</td>
</tr>
<tr>
<td>$10,000 maximum per Policy Year Benefits paid on Injury to Sound, Natural Teeth only.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mental Illness Treatment</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Substance Use Disorder Treatment</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Maternity</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Complications of Pregnancy</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Elective Abortion</td>
<td>No Benefits</td>
<td>No Benefits</td>
</tr>
<tr>
<td>Preventive Care Services</td>
<td>100% of Preferred Allowance</td>
<td>75% of Usual and Customary Charges</td>
</tr>
<tr>
<td>No Deductible, Copays, or Coinsurance will be applied when the services are received from a Preferred Provider. Please visit <a href="https://www.healthcare.gov/preventive-care-benefits/">https://www.healthcare.gov/preventive-care-benefits/</a> for a complete list of services provided for specific age and risk groups.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reconstructive Breast Surgery Following Mastectomy</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>See Benefits for Mastectomy Breast Surgery, Reconstruction and Prostheses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diabetes Services</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>See Benefits for Diabetes Treatment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High Cost Procedures</td>
<td>$100 Copay per procedure Preferred Allowance</td>
<td>$100 Copay per procedure Usual and Customary Charges</td>
</tr>
<tr>
<td>Home Health Care</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Hospice Care</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Inpatient Rehabilitation Facility</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Skilled Nursing Facility</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Urgent Care Center</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Hospital Outpatient Facility or Clinic</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Other</td>
<td>Preferred Provider</td>
<td>Out-of-Network Provider</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>--------------------------------------------------------</td>
<td>-----------------------------------------------------</td>
</tr>
<tr>
<td>Approved Clinical Trials</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Transplantation Services</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Pediatric Dental and Vision Services</td>
<td>See endorsements attached for Pediatric Dental and Vision Services benefits</td>
<td>See endorsements attached for Pediatric Dental and Vision Services benefits</td>
</tr>
<tr>
<td>Sleep Apnea</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
</tbody>
</table>
UNITEDHEALTHCARE INSURANCE COMPANY
POLICY ENDORSEMENT

This endorsement takes effect and expires concurrently with the Policy to which it is attached and is subject to all of the terms and conditions of the Policy not inconsistent therewith.

[Signature]
President

It is hereby understood and agreed that the Policy to which this endorsement is attached is amended as follows:

Pediatric Dental Services Benefits

Benefits are provided under this endorsement for Covered Dental Services, as described below, for Insured Persons under the age of 19. Benefits under this endorsement terminate on the earlier of: 1) last day of the month the Insured Person reaches the age of 19; or 2) the date the Insured Person’s coverage under the Policy terminates.

Section 1: Accessing Pediatric Dental Services

Network and Non-Network Benefits

**Network Benefits** - these benefits apply when the Insured Person chooses to obtain Covered Dental Services from a Network Dental Provider. Insured Persons generally are required to pay less to the Network Dental Provider than they would pay for services from a non-Network provider. Network Benefits are determined based on the contracted fee for each Covered Dental Service. In no event, will the Insured Person be required to pay a Network Dental Provider an amount for a Covered Dental Service in excess of the contracted fee.

In order for Covered Dental Services to be paid as Network Benefits, the Insured Person must obtain all Covered Dental Services directly from or through a Network Dental Provider.

Insured Persons must always verify the participation status of a provider prior to seeking services. From time to time, the participation status of a provider may change. The Insured Person can verify the participation status by calling the Company and/or the provider. If necessary, the Company can provide assistance in referring the Insured Person to Network Dental Provider.

The Company will make a Directory of Network Dental Providers available to the Insured Person. The Insured Person can also call Customer Service at 1-877-816-3596 to determine which providers participate in the Network. The telephone number for Customer Service is also on the Insured’s ID card.

**Non-Network Benefits** - these benefits apply when Covered Dental Services are obtained from non-Network Dental Providers. Insured Persons generally are required to pay more to the provider than for Network Benefits. Non-Network Benefits are determined based on the Usual and Customary Fee for similarly situated Network Dental Providers for each Covered Dental Service. The actual charge made by a non-Network Dental Provider for a Covered Dental Service may exceed the Usual and Customary Fee. As a result, Insured Persons may be required to pay a non-Network Dental Provider an amount for a Covered Dental Service in excess of the Usual and Customary Fee. In addition, when Covered Dental Services are obtained from non-Network Dental Providers, the Insured Person must file a claim with the Company to be reimbursed for Eligible Dental Expenses.

**Covered Dental Services**

The Insured Person is eligible for benefits for Covered Dental Services listed in this endorsement if such Dental Services are Necessary and are provided by or under the direction of a Network Dental Provider.
Benefits are available only for Necessary Dental Services. The fact that a Dental Provider has performed or prescribed a procedure or treatment, or the fact that it may be the only available treatment, for a dental disease does not mean that the procedure or treatment is a Covered Dental Service under this endorsement.

**Pre-Treatment Estimate**

If the charge for a Dental Service is expected to exceed $500 or if a dental exam reveals the need for fixed bridgework, the Insured Person may notify the Company of such treatment before treatment begins and receive a pre-treatment estimate. To receive a pre-treatment estimate, the Insured Person or Dental Provider should send a notice to the Company, via claim form, within 20 calendar days of the exam. If requested, the Dental Provider must provide the Company with dental x-rays, study models or other information necessary to evaluate the treatment plan for purposes of benefit determination.

The Company will determine if the proposed treatment is a Covered Dental Service and will estimate the amount of payment. The estimate of benefits payable will be sent to the Dental Provider and will be subject to all terms, conditions and provisions of the Policy. Clinical situations that can be effectively treated by a less costly, clinically acceptable alternative procedure will be assigned a benefit based on the less costly procedure.

A pre-treatment estimate of benefits is not an agreement to pay for expenses. This procedure lets the Insured Person know in advance approximately what portion of the expenses will be considered for payment.

**Pre-Authorization**

Pre-authorization is required for all orthodontic services. The Insured Person should speak to the Dental Provider about obtaining a pre-authorization before Dental Services are rendered. If the Insured Person does not obtain a pre-authorization, the Company has a right to deny the claim for failure to comply with this requirement.

**Section 2: Benefits for Pediatric Dental Services**

Benefits are provided for the Dental Services stated in this Section when such services are:

A. Necessary.
B. Provided by or under the direction of a Dental Provider.
C. Clinical situations that can be effectively treated by a less costly, dental appropriate alternative procedure will be assigned a benefit based on the least costly procedure.
D. Not excluded as described in Section 3: Pediatric Dental Exclusions of this endorsement.

Benefits for Covered Dental Services are subject to satisfaction of the Dental Services Deductible.

**Network Benefits:**

Benefits for Eligible Dental Expenses are determined as a percentage of the negotiated contract fee between the Company and the provider rather than a percentage of the provider’s billed charge. The Company’s negotiated rate with the provider is ordinarily lower than the provider’s billed charge.

A Network provider cannot charge the Insured Person or the Company for any service or supply that is not Necessary as determined by the Company. If the Insured Person agrees to receive a service or supply that is not Necessary the Network provider may charge the Insured Person. However, these charges will not be considered Covered Dental Services and benefits will not be payable.

**Non-Network Benefits:**

Benefits for Eligible Dental Expenses from non-Network providers are determined as a percentage of the Usual and Customary Fees. The Insured Person must pay the amount by which the non-Network provider’s billed charge exceeds the Eligible Dental Expense.

**Dental Services Deductible:**

Benefits for pediatric Dental Services provided under this endorsement are not subject to the Policy Deductible stated in the Policy Schedule of Benefits. Instead, benefits for pediatric Dental Services are subject to a separate Dental Services Deductible.

For any combination of Network and Non-Network Benefits, the Dental Services Deductible per Policy Year is $500 per Insured Person.
**Out-of-Pocket Maximum** - any amount the Insured Person pays in Coinsurance for pediatric Dental Services under this endorsement applies to the Out-of-Pocket Maximum stated in the Policy Schedule of Benefits.

**Benefits**

Dental Services Deductibles are calculated on a Policy Year basis.

When benefit limits apply, the limit stated refers to any combination of Network Benefits and Non-Network Benefits unless otherwise specifically stated.

Benefit limits are calculated on a Policy Year basis unless otherwise specifically stated.

**Benefit Description**

<table>
<thead>
<tr>
<th>Benefit Description and Limitations</th>
<th>Network Benefits</th>
<th>Non-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
</tr>
<tr>
<td><strong>Diagnostic Services - (Subject to payment of the Dental Services Deductible.)</strong></td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Evaluations (Checkup Exams)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>(Limited to 2 times per 12 months.)</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Covered as a separate benefit only if no other service was done during the visit other than X-rays.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D0120 - Periodic oral evaluation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D0140 - Limited oral evaluation - problem focused</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D0150 - Comprehensive oral evaluation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D0180 - Comprehensive periodontal evaluation</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>The following service is not subject to a frequency limit.</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D0160 - Detailed and extensive oral evaluation - problem focused</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Intraoral Radiographs (X-ray)</strong></td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><em>(Limited to 2 series of films per 12 months.)</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D0210 - Complete series (including bitewings)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>The following services are not subject to a frequency limit.</em></td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D0220 - Intraoral - periapical first film</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D0230 - Intraoral - periapical - each additional film</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D0240 - Intraoral - occlusal film</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Any combination of the following services is limited to 2 series of films per 12 months.</em></td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D0270 - Bitewings - single film</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D0272 - Bitewings - two films</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D0274 - Bitewings - four films</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D0277 - Vertical bitewings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefit Description and Limitations</td>
<td>Network Benefits</td>
<td>Non-Network Benefits</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td></td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
</tr>
<tr>
<td><strong>Limited to 1 time per 36 months.</strong></td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D0330 - Panoramic radiograph image</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>The following services are not subject to a frequency limit.</strong></td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D0340 - Cephalometric X-ray</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D0350 - Oral/Facial photographic images</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D0391 - Interpretation of diagnostic images</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D0470 - Diagnostic casts</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Preventive Services - (Subject to payment of the Dental Services Deductible.)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Dental Prophylaxis (Cleanings)</strong></td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><em>The following services are limited to 2 times every 12 months.</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D1110 - Prophylaxis - adult</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D1120 - Prophylaxis - child</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Fluoride Treatments</strong></td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><em>The following services are limited to 2 times every 12 months.</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D1206 and D1208 - Fluoride</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Sealants (Protective Coating)</strong></td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><em>The following services are limited to once per first or second permanent molar every 36 months.</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D1351 - Sealant - per tooth - unrestored permanent molar</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D1352 - Preventive resin restorations in moderate to high caries risk patient - permanent tooth</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Space Maintainers (Spacers)</strong></td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><em>The following services are not subject to a frequency limit.</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D1510 - Space maintainer - fixed - unilateral</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D1515 - Space maintainer - fixed - bilateral</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D1520 - Space maintainer - removable - unilateral</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D1525 Space maintainer - removable bilateral</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D1550 - Re-cementation of space maintainer</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Minor Restorative Services - (Subject to payment of the Dental Services Deductible.)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Amalgam Restorations (Silver Fillings)</strong></td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><em>The following services are not subject to a frequency limit.</em></td>
<td></td>
<td></td>
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<tr>
<td>Benefit Description and Limitations</td>
<td>Network Benefits</td>
<td>Non-Network Benefits</td>
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<td></td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
</tr>
<tr>
<td>D2140 - Amalgams - one surface, primary or permanent</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2150 - Amalgams - two surfaces, primary or permanent</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2160 - Amalgams - three surfaces, primary or permanent</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2161 - Amalgams - four or more surfaces, primary or permanent</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Composite Resin Restorations (Tooth Colored Fillings)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>The following services are not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2330 - Resin-based composite - one surface, anterior</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2331 - Resin-based composite - two surfaces, anterior</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2332 - Resin-based composite - three surfaces, anterior</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2335 - Resin-based composite - four or more surfaces or involving incised angle, anterior</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Crowns/Inlays/Onlays - (Subject to payment of the Dental Services Deductible.)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>The following services are subject to a limit of 1 time every 60 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2542 - Onlay - metallic - two surfaces</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2543 - Onlay - metallic - three surfaces</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2544 - Onlay - metallic - four surfaces</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2740 - Crown - porcelain/ceramic substrate</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2750 - Crown - porcelain fused to high noble metal</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2751 - Crown - porcelain fused to predominately base metal</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2752 - Crown - porcelain fused to noble metal</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2780 - Crown - 3/4 case high noble metal</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2781 - Crown - 3/4 cast predominately base metal</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2783 - Crown - 3/4 porcelain/ceramic</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2790 - Crown - full cast high noble metal</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2791 - Crown - full cast predominately base metal</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2792 - Crown - full cast noble metal</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2794 Crown – titanium</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2929 – Prefabricated porcelain crown - primary</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2930 Prefabricated stainless steel crown primary tooth</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2931 - Prefabricated stainless steel crown – permanent tooth</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Benefit Description and Limitations</td>
<td>Network Benefits</td>
<td>Non-Network Benefits</td>
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<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
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<tr>
<td>The following services are not subject to a frequency limit.</td>
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<td></td>
</tr>
<tr>
<td>D2510 Inlay - metallic - one surface</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D2520 - Inlay - metallic - two surfaces</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D2530 - Inlay - metallic - three surfaces</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D2910 - Re-cement inlay</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D2920 - Re-cement crown</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following service is not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2940 - Protective restoration</td>
<td></td>
<td></td>
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<tr>
<td>The following service is limited to 1 time per tooth every 60 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2950 - Core buildup, including any pins</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following service is limited to 1 time per tooth every 60 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2951 - Pin retention - per tooth, in addition to Crown</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following service is not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2954 - Prefabricated post and core in addition to crown</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following services are not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D2980 - Crown repair necessitated by restorative material failure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D2981 – Inlay repair</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D2982 – Onlay repair</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D2983 – Veneer repair</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D2990 – Resin infiltration/smooth surface</td>
<td></td>
<td></td>
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<tr>
<td>Endodontics - (Subject to payment of the Dental Services Deductible.)</td>
<td></td>
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<tr>
<td>The following service is not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D3220 - Therapeutic pulpotomy (excluding final restoration)</td>
<td></td>
<td></td>
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<tr>
<td>The following service is not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D3222 - Partial pulpotomy for Apexogenesis - Permanent tooth with incomplete root development</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following services are not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D3230 - Pulpal therapy (resorbable filling) - anterior, primary tooth (excluding final restoration)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefit Description and Limitations</td>
<td>Network Benefits</td>
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<tr>
<td>Benefit are shown as a percentage of Eligible Dental Expenses.</td>
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</tr>
<tr>
<td>D3240 - Pulpal therapy (resorbable filling) - posterior, primary tooth (excluding final restoration)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>The following services are not subject to a frequency limit.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D3310 - Anterior root canal (excluding final restoration)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D3320 - Bicuspid root canal (excluding final restoration)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D3330 - Molar root canal (excluding final restoration)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D3346 - Retreatment of previous root canal therapy - anterior</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D3347 - Retreatment of previous root canal therapy - bicuspid</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D3348 - Retreatment of previous root canal therapy - molar</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>The following services are not subject to a frequency limit.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D3351 - Apexification/recalcification - initial visit</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D3352 - Apexification/recalcification - interim medication replacement</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D3353 - Apexification/recalcification - final visit</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>The following service is not subject to a frequency limit.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D3354 - Pulpal Regeneration</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>The following services are not subject to a frequency limit.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D3410 - Apicoectomy/periradicular - anterior</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D3421 - Apicoectomy/periradicular - bicuspid</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D3425 - Apicoectomy/periradicular - molar</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D3426 - Apicoectomy/periradicular - each additional root</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>The following service is not subject to a frequency limit.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D3450 - Root amputation - per root</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>The following service is not subject to a frequency limit.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D3920 - Hemisection (including any root removal), not including root canal therapy</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Periodontics - (Subject to payment of the Dental Services Deductible.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following services are limited to a frequency of 1 every 36 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D4210 - Gingivectomy or gingivoplasty</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Benefit Description and Limitations</td>
<td>Network Benefits</td>
<td>Non-Network Benefits</td>
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<td></td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
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<tr>
<td>four or more teeth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D4211 - Gingivectomy or gingivoplasty - one to three teeth</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D4212 - Gingivectomy or gingivoplasty – with restorative procedures – per tooth</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><em>The following services are limited to 1 every 36 months.</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D4240 - Gingival flap procedure, four or more teeth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D4241 - Gingival flap procedure, including root planing, one to three contiguous teeth or tooth bounded spaces per quadrant</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>The following service is not subject to a frequency limit.</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D4249 - Clinical crown lengthening - hard tissue</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><em>The following services are limited to 1 every 36 months.</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D4260 - Osseous surgery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D4261 - Osseous surgery (including flap entry and closure), one to three contiguous teeth or tooth bounded spaces per quadrant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D4263 - Bone replacement graft – first site in quadrant</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><em>The following services are not subject to a frequency limit.</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D4270 - Pedicle soft tissue graft procedure</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D4271 - Free soft tissue graft procedure</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><em>The following services are not subject to a frequency limit.</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D4273 - Subepithelial connective tissue graft procedures, per tooth</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D4275 - Soft tissue allograft</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D4277 - Free soft tissue graft - first tooth</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D4278 - Free soft tissue graft - additional teeth</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>The following services are limited to 1 time per quadrant every 24 months.</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D4341 - Periodontal scaling and root planning - four or more teeth per quadrant</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D4342 - Periodontal scaling and root planning - one to three teeth per quadrant</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>The following service is limited to a</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50%</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Benefit Description and Limitations</td>
<td>Network Benefits Benefits are shown as a percentage of Eligible Dental Expenses.</td>
<td>Non-Network Benefits Benefits are shown as a percentage of Eligible Dental Expenses.</td>
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<tr>
<td>----------------------------------------------------------------------------------------------------</td>
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</tr>
<tr>
<td>frequency to 1 per lifetime.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D4355 - Full mouth debridement to enable comprehensive evaluation and diagnosis</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following service is limited to 4 times every 12 months in combination with prophylaxis.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D4910 - Periodontal maintenance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Removable Dentures - (Subject to payment of the Dental Services Deductible.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following services are limited to a frequency of 1 every 60 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D5110 - Complete denture - maxillary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5120 - Complete denture - mandibular</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5130 - Immediate denture - maxillary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5140 - Immediate denture - mandibular</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5211 - Mandibular partial denture - resin base</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5212 - Maxillary partial denture - resin base</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5213 - Maxillary partial denture - cast metal framework with resin denture base</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5214 - Mandibular partial denture - cast metal framework with resin denture base</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5281 - Removable unilateral partial denture - one piece cast metal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following services are not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D5410 - Adjust complete denture - maxillary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5411 - Adjust complete denture - mandibular</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5421 - Adjust partial denture - maxillary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5422 - Adjust partial denture - mandibular</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5510 - Repair broken complete denture base</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5520 - Replace missing or broken teeth - complete denture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5610 - Repair resin denture base</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5620 - Repair cast framework</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5630 - Repair or replace broken clasp</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5640 - Replace broken teeth - per tooth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5650 - Add tooth to existing partial denture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5660 - Add clasp to existing partial denture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following services are limited to rebasing performed more than 6 months after the initial insertion with a frequency limitation of 1 time per 12 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D5710 - Rebase complete maxillary</td>
<td></td>
<td></td>
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<tr>
<td>Benefit Description and Limitations</td>
<td>Network Benefits</td>
<td>Non-Network Benefits</td>
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<tr>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
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<td>denture</td>
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<tr>
<td>D5720 - Rebase maxillary partial denture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5721 - Rebase mandibular partial denture</td>
<td></td>
<td></td>
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<tr>
<td>D5730 - Reline complete maxillary denture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5731 - Reline complete mandibular denture</td>
<td></td>
<td></td>
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<tr>
<td>D5740 - Reline maxillary partial denture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5741 - Reline mandibular partial denture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5750 - Reline complete maxillary denture (laboratory)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5751 - Reline complete mandibular denture (laboratory)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5752 - Reline complete mandibular denture (laboratory)</td>
<td></td>
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<tr>
<td>D5760 - Reline maxillary partial denture (laboratory)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5761 - Reline mandibular partial denture (laboratory) - rebase/reline</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D5762 - Reline mandibular partial denture (laboratory)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following services are not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D5850 - Tissue conditioning (maxillary)</td>
<td></td>
<td></td>
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<tr>
<td>D5851 - Tissue conditioning (mandibular)</td>
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<tr>
<td>Bridges (Fixed partial dentures) - (Subject to payment of the Dental Services Deductible.)</td>
<td></td>
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<tr>
<td>The following services are not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D6210 - Pontic - case high noble metal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6211 - Pontic - case predominately base metal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6212 - Pontic - cast noble metal</td>
<td></td>
<td></td>
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<tr>
<td>D6214 - Pontic - titanium</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6240 - Pontic - porcelain fused to high noble metal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6241 - Pontic - porcelain fused to predominately base metal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6242 - Pontic - porcelain fused to noble metal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6245 - Pontic - porcelain/ceramic</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following services are not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D6545 - Retainer - cast metal for resin bonded fixed prosthesis</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6548 - Retainer - porcelain/ceramic for resin bonded fixed prosthesis</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following services are not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D6519 - Inlay/onlay - porcelain/ceramic</td>
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</tr>
<tr>
<td>Benefit Description and Limitations</td>
<td>Network Benefits</td>
<td>Non-Network Benefits</td>
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</tr>
</tbody>
</table>
| D6520 - Inlay - metallic - two surfaces  
D6530 - Inlay - metallic - three or more surfaces  
D6543 - Onlay - metallic - three surfaces  
D6544 - Onlay - metallic - four or more surfaces | Benefits are shown as a percentage of Eligible Dental Expenses. | Benefits are shown as a percentage of Eligible Dental Expenses. |
| **The following services are limited to 1 time every 60 months.** | 50% | 50% |
| D6740 - Crown - porcelain/ceramic  
D6750 - Crown - porcelain fused to high noble metal  
D6751 - Crown - porcelain fused to predominately base metal  
D6752 - Crown - porcelain fused to noble metal  
D6780 - Crown - 3/4 cast high noble metal  
D6781 - Crown - 3/4 cast predominately base metal  
D6782 - Crown - 3/4 cast noble metal  
D6783 - Crown - 3/4 porcelain/ceramic  
D6790 - Crown - full cast high noble metal  
D6791 - Crown - full cast predominately base metal  
D6792 - Crown - full cast noble metal | 50% | 50% |
| **The following service is not subject to a frequency limit.** | 50% | 50% |
| D6930 - Re-cement or re-bond fixed partial denture | 50% | 50% |
| **The following services are not subject to a frequency limit.** | 50% | 50% |
| D6973 - Core build up for retainer, including any pins  
D6980 - Fixed partial denture repair necessitated by restorative material failure | 50% | 50% |
| **Oral Surgery - (Subject to payment of the Dental Services Deductible.)** | 50% | 50% |
| **The following service is not subject to a frequency limit.** | 50% | 50% |
| D7140 - Extraction, erupted tooth or exposed root | 50% | 50% |
| **The following services are not subject to a frequency limit.** | 50% | 50% |
| D7210 - Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone and/or section of tooth  
D7220 - Removal of impacted tooth - soft tissue | 50% | 50% |
<table>
<thead>
<tr>
<th>Benefit Description and Limitations</th>
<th>Network Benefits</th>
<th>Non-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
<td></td>
</tr>
<tr>
<td><strong>D7230</strong> - Removal of impacted tooth - partially bony <strong>D7240</strong> - Removal of impacted tooth - completely bony <strong>D7241</strong> - Removal of impacted tooth - complete bony with unusual surgical complications <strong>D7250</strong> - Surgical removal or residual tooth roots <strong>D7251</strong> - Coronectomy - intentional partial tooth removal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following service is not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>D7270</strong> - Tooth reimplantation and/or stabilization of accidentally avulsed or displaced tooth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following service is not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>D7280</strong> - Surgical access of an unerupted tooth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following services are not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>D7310</strong> - Alveoloplasty in conjunction with extractions - per quadrant <strong>D7311</strong> - Alveoloplasty in conjunction with extraction - one to three teeth or tooth space - per quadrant <strong>D7320</strong> - Alveoloplasty not in conjunction with extractions - per quadrant <strong>D7321</strong> - Alveoloplasty not in conjunction with extractions - one to three teeth or tooth space - per quadrant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following service is not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>D7471</strong> - removal of lateral exostosis (maxilla or mandible)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following services are not subject to a frequency limit.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>D7510</strong> - Incision and drainage of abscess</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>D7910</strong> - Suture of recent small wounds up to 5 cm <strong>D7921</strong> - Collect - apply autologous product <strong>D7953</strong> - Bone replacement graft for ridge preservation - per site <strong>D7971</strong> - Excision of pericoronal gingiva</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adjunctive Services - (Subject to payment of the Dental Services Deductible.)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>The following service is not subject to a frequency limit; however, it is covered as a</td>
<td></td>
<td></td>
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<tr>
<td>Benefit Description and Limitations</td>
<td>Network Benefits</td>
<td>Non-Network Benefits</td>
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<tr>
<td>separate benefit only if no other services (other than the exam and radiographs) were done on the same tooth during the visit.</td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
</tr>
<tr>
<td>D9110 - Palliative (Emergency) treatment of dental pain - minor procedure</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Covered only when clinically Necessary.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D9220 - Deep sedation/general anesthesia first 30 minutes</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D9221 - Dental sedation/general anesthesia each additional 15 minutes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D9241 - Intravenous conscious sedation/analgesia - first 30 minutes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D9242 - Intravenous conscious sedation/analgesia - each additional 15 minutes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D9610 - Therapeutic drug injection, by report</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Covered only when clinically Necessary</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D9310 - Consultation (diagnostic service provided by a dentist or Physician other than the practitioner providing treatment)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>The following is limited to 1 guard every 12 months.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D9940 - Occlusal guard</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Implant Procedures - (Subject to payment of the Dental Services Deductible.)</strong></td>
<td></td>
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</tr>
<tr>
<td><strong>The following services are limited to 1 time every 60 months.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6010 - Endosteal implant</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>D6012 - Surgical placement of interim implant body</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6040 - Eposteal Implant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6050 - Transosteal implant, including hardware</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6053 - Implant supported complete denture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6054 - Implant supported partial denture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6055 - Connecting bar implant or abutment supported</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6056 - Prefabricated abutment</td>
<td></td>
<td></td>
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<tr>
<td>D6057 - Custom abutment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6058 - Abutment supported porcelain ceramic crown</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6059 - Abutment supported porcelain fused to high noble metal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6060 - Abutment supported porcelain fused to predominately base metal crown</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D6061 - Abutment supported porcelain</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefit Description and Limitations</td>
<td>Network Benefits</td>
<td>Non-Network Benefits</td>
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</tr>
<tr>
<td></td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
</tr>
</tbody>
</table>

- fused to noble metal crown
- D6062 - Abutment supported cast high noble metal crown
- D6063 - Abutment supported case predominately base metal crown
- D6064 - Abutment supported porcelain/ceramic crown
- D6065 - Implant supported porcelain/ceramic crown
- D6066 - Implant supported porcelain fused to high metal crown
- D6067 - Implant supported metal crown
- D6068 - Abutment supported retainer for porcelain/ceramic fixed partial denture
- D6069 - Abutment supported retainer for porcelain fused to high noble metal fixed partial denture
- D6070 - Abutment supported retainer for porcelain fused to predominately base metal fixed partial denture
- D6071 - Abutment supported retainer for porcelain fused to noble metal fixed partial denture
- D6072 - Abutment supported retainer for cast high noble metal fixed partial denture
- D6073 - Abutment supported retainer for predominately base metal fixed partial denture
- D6074 - Abutment supported retainer for cast metal fixed partial denture
- D6075 - Implant supported retainer for ceramic fixed partial denture
- D6076 - Implant supported retainer for porcelain fused to high noble metal fixed partial denture
- D6077 - Implant supported retainer for porcelain fused to noble metal fixed partial denture
- D6078 - Implant supported retainer for cast metal fixed partial denture
- D6079 - Implant supported retainer for cast metal fixed partial denture for completely edentulous arch
- D6080 - Implant supported retainer for partially edentulous arch
- D6081 - Repair implant prosthesis
- D6091 - Replacement of semi-precision or precision attachment
- D6095 - Repair implant abutment
- D6100 - Implant removal
- D6101 - Debridement periimplant defect
- D6102 - Debridement and osseous periimplant defect
- D6103 - Bone graft periimplant defect
- D6104 - Bone graft implant replacement
- D6190 - Implant index
Benefit Description and Limitations

<table>
<thead>
<tr>
<th>Benefit Description and Limitations</th>
<th>Network Benefits</th>
<th>Non-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medically Necessary Orthodontics - (Subject to payment of the Dental Services Deductible.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefits for comprehensive orthodontic treatment are approved by the Company, only in those instances that are related to an identifiable syndrome such as cleft lip and or palate, Crouzon’s syndrome, Treacher-Collins syndrome, Pierre-Robin syndrome, hemi-facial atrophy, hemi-facial hypertrophy; or other severe craniofacial deformities which result in a physically handicapping malocclusion as determined by the Company’s dental consultants. Benefits are not available for comprehensive orthodontic treatment for crowded dentitions (crooked teeth), excessive spacing between teeth, temporomandibular joint (TMJ) conditions and/or having horizontal/vertical (overjet/overbite) discrepancies.</td>
<td></td>
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<tr>
<td>All orthodontic treatment must be prior authorized.</td>
<td></td>
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<tr>
<td>Services or supplies furnished by a Dental Provider in order to diagnose or correct misalignment of the teeth or the bite. Benefits are available only when the service or supply is determined to be medically Necessary.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The following services are not subject to a frequency limitation as long as benefits have been prior authorized.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50%</td>
<td>50%</td>
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</tr>
<tr>
<td>D8010 - Limited orthodontic treatment of the primary dentition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D8020 - Limited orthodontic treatment of the transitional dentition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D8030 - Limited orthodontic treatment of the adolescent dentition</td>
<td></td>
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</tr>
<tr>
<td>D8050 - Interceptive orthodontic treatment of the primary dentition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D8060 - Interceptive orthodontic treatment of the transitional dentition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D8070 - Comprehensive orthodontic treatment of the transitional dentition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D8080 - Comprehensive orthodontic treatment of the adolescent dentition</td>
<td></td>
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<tr>
<td>D8210 - Removable appliance therapy</td>
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<tr>
<td>D8220 - Fixed appliance therapy</td>
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<td></td>
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<tr>
<td>D8660 - Pre-orthodontic treatment visit</td>
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<td></td>
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<tr>
<td>D8670 - Periodic orthodontic treatment visit</td>
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<tr>
<td>D8680 - Orthodontic retention</td>
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</table>

Section 3: Pediatric Dental Exclusions

Except as may be specifically provided in this endorsement under **Section 2: Benefits for Covered Dental Services**, benefits are not provided under this endorsement for the following:

1. Any Dental Service or Procedure not listed as a Covered Dental Service in this endorsement in **Section 2: Benefits for Covered Dental Services**.
2. Dental Services that are not Necessary.
3. Hospitalization or other facility charges.
4. Any Dental Procedure performed solely for cosmetic/aesthetic reasons. (Cosmetic procedures are those procedures that improve physical appearance.)
5. Reconstructive surgery, regardless of whether or not the surgery is incidental to a dental disease, Injury, or Congenital Condition, when the primary purpose is to improve physiological functioning of the involved part of the body.
6. Any Dental Procedure not directly associated with dental disease.
7. Any Dental Procedure not performed in a dental setting.
8. Procedures that are considered to be Experimental or Investigational or Unproven Services. This includes pharmacological regimens not accepted by the **American Dental Association (ADA) Council on Dental Therapeutics**. The fact that an Experimental, or Investigational or Unproven Service, treatment, device or pharmacological regimen is...
the only available treatment for a particular condition will not result in benefits if the procedure is considered to be Experimental or Investigational or Unproven Service in the treatment of that particular condition.

9. Drugs/medications, obtainable with or without a prescription, unless they are dispensed and utilized in the dental office during the patient visit.

10. Setting of facial bony fractures and any treatment associated with the dislocation of facial skeletal hard tissue.

11. Treatment of benign neoplasms, cysts, or other pathology involving benign lesions, except excisional removal. Treatment of malignant neoplasms or Congenital Conditions of hard or soft tissue, including excision.

12. Replacement of complete dentures, fixed and removable partial dentures or crowns and implants, implant crowns and prosthesis if damage or breakage was directly related to provider error. This type of replacement is the responsibility of the Dental Provider. If replacement is Necessary because of patient non-compliance, the patient is liable for the cost of replacement.

13. Services related to the temporomandibular joint (TMJ), either bilateral or unilateral. Upper and lower jaw bone surgery (including surgery related to the temporomandibular joint). Orthognathic surgery, jaw alignment, and treatment for the temporomandibular joint.

14. Charges for failure to keep a scheduled appointment without giving the dental office 24 hours notice.

15. Expenses for Dental Procedures begun prior to the Insured Person becoming enrolled for coverage provided through this endorsement to the Policy.

16. Dental Services otherwise covered under the Policy, but rendered after the date individual coverage under the Policy terminates, including Dental Services for dental conditions arising prior to the date individual coverage under the Policy terminates.

17. Services rendered by a provider with the same legal residence as the Insured Person or who is a member of the Insured Person's family, including spouse, brother, sister, parent or child.

18. Foreign Services are not covered unless required for a Dental Emergency.

19. Fixed or removable prosthodontic restoration procedures for complete oral rehabilitation or reconstruction.

20. Procedures related to the reconstruction of a patient's correct vertical dimension of occlusion (VDO).

21. Billing for incision and drainage if the involved abscessed tooth is removed on the same date of service.

22. Placement of fixed partial dentures solely for the purpose of achieving periodontal stability.

23. Acupuncture; acupressure and other forms of alternative treatment, whether or not used as anesthesia.

24. Orthodontic coverage does not include the installation of a space maintainer, any treatment related to treatment of the temporomandibular joint, any surgical procedure to correct a malocclusion, replacement of lost or broken retainers and/or habit appliances, and any fixed or removable interceptive orthodontic appliances previously submitted for payment under the Policy.

Section 4: Claims for Pediatric Dental Services

When obtaining Dental Services from a non-Network Dental Provider, the Insured Person will be required to pay all billed charges directly to the Dental Provider. The Insured Person may then seek reimbursement from the Company. The Insured Person must provide the Company with all of the information identified below.

Reimbursement for Dental Services

The Insured Person is responsible for sending a request for reimbursement to the Company, on a form provided by or satisfactory to the Company.

Claim Forms. It is not necessary to include a claim form with the proof of loss. However, the proof must include all of the following information:

- Insured Person's name and address.
- Insured Person's identification number.
- The name and address of the provider of the service(s).
- A diagnosis from the Dental Provider including a complete dental chart showing extractions, fillings or other dental services rendered before the charge was incurred for the claim.
- Radiographs, lab or hospital reports.
- Casts, molds or study models.
- Itemized bill which includes the CPT or ADA codes or description of each charge.
- The date the dental disease began.
- A statement indicating that the Insured Person is or is not enrolled for coverage under any other health or dental insurance plan or program. If enrolled for other coverage, The Insured Person must include the name of the other carrier(s).

To file a claim, submit the above information to the Company at the following address:
Section 5: Defined Terms for Pediatric Dental Services

The following definitions are in addition to those listed in the Definitions section of the Certificate of Coverage:

**Covered Dental Service** – a Dental Service or Dental Procedure for which benefits are provided under this endorsement.

**Dental Emergency** - a dental condition or symptom resulting from dental disease manifesting itself by acute symptoms of sufficient severity, including severe pain, and, in the judgment of a reasonable person, requires immediate care and treatment, and such treatment is sought or received within 24 hours of onset.

**Dental Provider** - any dentist or dental practitioner who is duly licensed and qualified under the law of jurisdiction in which treatment is received to render Dental Services, perform dental surgery or administer anesthetics for dental surgery.

**Dental Service or Dental Procedures** - dental care or treatment provided by a Dental Provider to the Insured Person while the Policy is in effect, provided such care or treatment is recognized by the Company as a generally accepted form of care or treatment according to prevailing standards of dental practice.

**Dental Services Deductible** - the amount the Insured Person must pay for Covered Dental Services in a Policy Year before the Company will begin paying for Network or Non-Network Benefits in that Policy Year.

**Eligible Dental Expenses** - Eligible Dental Expenses for Covered Dental Services, incurred while the Policy is in effect, are determined as stated below:
- For Network Benefits, when Covered Dental Services are received from Network Dental Providers, Eligible Dental Expenses are the Company’s contracted fee(s) for Covered Dental Services with that provider.
- For Non-Network Benefits, when Covered Dental Services are received from Non-Network Dental Providers, Eligible Dental Expenses are the Usual and Customary Fees, as defined below.

**Experimental or Investigational Services** - medical, dental, surgical, diagnostic, or other health care services, technologies, supplies, treatments, procedures, drug therapies or devices that, at the time the Company makes a determination regarding coverage in a particular case, are not accepted as a valid course of treatment by the Utah Medical Association, the U.S. Food and Drug Administration, the American Medical Association, the Surgeon General or the American Dental Association (ADA) council on Dental Therapeutics.

**Foreign Services** - services provided outside the U.S. and U.S. Territories.

**Necessary** - dental services or supplies that a prudent health care professional would provide to an Insured Person for the purpose of preventing, diagnosing, or treating an illness, injury or disease or its symptoms in a manner that is all of the following:
- In accordance with generally accepted standards of dental practice in the United States.
- Clinically appropriate in terms of the type, frequency, extent, site, and duration.
- Not primarily for the convenience of the Insured, Dental Provider, or other health care provider.
- Covered under this endorsement.

When a medical question-of-fact exists, Necessary includes the most appropriate available supply or level of service for the Insured Person in question, considering potential benefits and harms to the Insured, and known to be effective.
- For interventions not yet in widespread use, the effectiveness shall be based on scientific evidence.
- For established interventions, the effectiveness shall be based on all of the following:
  - Scientific evidence.
  - Professional standards.
  - Expert opinion.
The fact that a Dental Provider has performed or prescribed a procedure or treatment or the fact that it may be the only treatment for a particular dental disease does not mean that it is a Necessary Covered Dental Service as defined in this endorsement. The definition of Necessary used in this endorsement relates only to benefits under this endorsement and differs from the way in which a Dental Provider engaged in the practice of dentistry may define necessary.

**Network** - a group of Dental Providers who are subject to a participation agreement in effect with the Company, directly or through another entity, to provide Dental Services to Insured Persons. The participation status of providers will change from time to time.

**Network Benefits** - benefits available for Covered Dental Services when provided by a Dental Provider who is a Network Dentist.

**Non-Network Benefits** - benefits available for Covered Dental Services obtained from Non-Network Dentists.

**Usual and Customary Fee** - means the most common charge for similar services, medicines or supplies within the area in which the charge is incurred.

In determining whether a charge is usual and customary, the Company considers all of the following factors:

- Usual and Customary Fees are calculated by the Company based on available data resources of competitive fees in that geographic area.
- Usual and Customary Fees must not exceed the fees that the provider would charge any similarly situated payor for the same services.
- Usual and Customary Fees are determined solely in accordance with the Company's reimbursement policy guidelines. The Company's reimbursement policy guidelines are developed by the Company, following evaluation and validation of all provider billings in accordance with one or more of the following methodologies:
  - As indicated in the most recent edition of the Current Procedural Terminology (publication of the American Dental Association).
  - As reported by generally recognized professionals or publications.
  - As utilized for Medicare.
  - As determined by medical or dental staff and outside medical or dental consultants.
  - Pursuant to other appropriate source or determination that the Company accepts.
UNITEDHEALTHCARE INSURANCE COMPANY
POLICY ENDORSEMENT

This endorsement takes effect and expires concurrently with the Policy to which it is attached and is subject to all the terms and conditions of the Policy not inconsistent therewith.

President

It is hereby understood and agreed that the Policy to which this endorsement is attached is amended as follows:

**Pediatric Vision Care Services Benefits**

Benefits are provided under this endorsement for Vision Care Services, as described below, for Insured Persons under the age of 19. Benefits under this endorsement terminate on the earlier of: 1) last day of the month the Insured Person reaches the age of 19; or 2) the date the Insured Person's coverage under the Policy terminates.

**Section 1: Benefits for Pediatric Vision Care Services**

Benefits are available for pediatric Vision Care Services from a Spectera Eyecare Networks or non-Network Vision Care Provider. To find a Spectera Eyecare Networks Vision Care Provider, the Insured Person may call the provider locator service at 1-800-839-3242. The Insured Person may also access a listing of Spectera Eyecare Networks Vision Care Providers on the Internet at www.myuhcvision.com.

When Vision Care Services are obtained from a non-Network Vision Care Provider, the Insured Person will be required to pay all billed charges at the time of service. The Insured Person may then seek reimbursement from the Company as described in this endorsement under **Section 3: Claims for Vision Care Services**. Reimbursement will be limited to the amounts stated below.

When obtaining these Vision Care Services from a Spectera Eyecare Networks Vision Care Provider, the Insured Person will be required to pay any Copayments at the time of service.

**Network Benefits:**

Benefits for Vision Care Services are determined based on the negotiated contract fee between the Company and the Vision Care Provider. The Company’s negotiated rate with the Vision Care Provider is ordinarily lower than the Vision Care Provider’s billed charge.

**Non-Network Benefits:**

Benefits for Vision Care Services from non-Network providers are determined as a percentage of the provider’s billed charge.

**Out-of-Pocket Maximum** - any amount the Insured Person pays in Coinsurance for Vision Care Services under this endorsement applies to the Out-of-Pocket Maximum stated in the Policy Schedule of Benefits. Any amount the Insured Person pays in Copayments for Vision Care Services under this endorsement applies to the Out-of-Pocket Maximum stated in the Policy Schedule of Benefits.

**Policy Deductible**

Benefits for pediatric Vision Care Services provided under this endorsement are not subject to any Policy Deductible stated in the Policy Schedule of Benefits. Any amount the Insured Person pays in Copayments for Vision Care Services under this endorsement does not apply to the Policy Deductible stated in the Policy Schedule of Benefits.
Benefit Description

Benefits

When benefit limits apply, the limit stated refers to any combination of Network Benefits and Non-Network Benefits unless otherwise specifically stated.

Benefit limits are calculated on a Policy Year basis unless otherwise specifically stated.

Frequency of Service Limits

Benefits are provided for the Vision Care Services described below, subject to Frequency of Service limits and Copayments and Coinsurance stated under each Vision Care Service in the Schedule of Benefits below.

Routine Vision Examination

A routine vision examination of the condition of the eyes and principal vision functions according to the standards of care in the jurisdiction in which the Insured Person resides, including:

- A case history that includes chief complaint and/or reason for examination, patient medical/eye history, and current medications.
- Recording of monocular and binocular visual acuity, far and near, with and without present correction (for example, 20/20 and 20/40).
- Cover test at 20 feet and 16 inches (checks eye alignment).
- Ocular motility including versions (how well eyes track) near point convergence (how well eyes move together for near vision tasks, such as reading), and depth perception.
- Pupil responses (neurological integrity).
- External exam.
- Retinoscopy (when applicable) – objective refraction to determine lens power of corrective lenses and subjective refraction to determine lens power of corrective lenses.
- Phorometry/Binocular testing – far and near: how well eyes work as a team.
- Tests of accommodation and/or near point refraction: how well the Insured Person sees at near point (for example, reading).
- Tonometry, when indicated: test pressure in eye (glaucoma check).
- Ophthalmoscopic examination of the internal eye.
- Confrontation visual fields.
- Biomicroscopy.
- Color vision testing.
- Diagnosis/prognosis.
- Specific recommendations.

Post examination procedures will be performed only when materials are required.

Or, in lieu of a complete exam, Retinoscopy (when applicable) - objective refraction to determine lens power of corrective lenses and subjective refraction to determine lens power of corrective lenses.

Eyeglass Lenses

Lenses that are mounted in eyeglass frames and worn on the face to correct visual acuity limitations.

The Insured Person is eligible to select only one of either eyeglasses (Eyeglass Lenses and/or Eyeglass Frames) or Contact Lenses. If the Insured Person selects more than one of these Vision Care Services, the Company will pay benefits for only one Vision Care Service.

If the Insured Person purchases Eyeglass Lenses and Eyeglass Frames at the same time from the same Spectera Eyecare Networks Vision Care Provider, only one Copayment will apply to those Eyeglass Lenses and Eyeglass Frames together.
Eyeglass Frames

A structure that contains eyeglass lenses, holding the lenses in front of the eyes and supported by the bridge of the nose.

The Insured Person is eligible to select only one of either eyeglasses (Eyeglass Lenses and/or Eyeglass Frames) or Contact Lenses. If the Insured Person selects more than one of these Vision Care Services, the Company will pay benefits for only one Vision Care Service.

If the Insured Person purchases Eyeglass Lenses and Eyeglass Frames at the same time from the same Spectera Eyecare Networks Vision Care Provider, only one Copayment will apply to those Eyeglass Lenses and Eyeglass Frames together.

Contact Lenses

Lenses worn on the surface of the eye to correct visual acuity limitations.

Benefits include the fitting/evaluation fees and contacts.

The Insured Person is eligible to select only one of either eyeglasses (Eyeglass Lenses and/or Eyeglass Frames) or Contact Lenses. If the Insured Person selects more than one of these Vision Care Services, the Company will pay benefits for only one Vision Care Service.

Necessary Contact Lenses

Benefits are available when a Vision Care Provider has determined a need for and has prescribed the contact lens. Such determination will be made by the Vision Care Provider and not by the Company.

Contact lenses are necessary if the Insured Person has any of the following:
- Keratoconus.
- Anisometropia.
- Irregular corneal/astigmatism.
- Aphakia.
- Facial deformity.
- Corneal deformity.
- Pathological myopia
- Aniseikonia
- Aniridia
- Post-traumatic disorders

Schedule of Benefits

<table>
<thead>
<tr>
<th>Vision Care Service</th>
<th>Frequency of Service</th>
<th>Network Benefit</th>
<th>Non-Network Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine Vision Examination or Refraction only in lieu of a complete exam.</td>
<td>Once per year.</td>
<td>100% after a Copayment of $20.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Eyeglass Frames</td>
<td>Once per year.</td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Single Vision</td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
<td></td>
</tr>
<tr>
<td>• Bifocal</td>
<td>100% after a Copayment of $40</td>
<td>50% of the billed charge.</td>
<td></td>
</tr>
<tr>
<td>• Trifocal</td>
<td>100% after a Copayment of $40</td>
<td>50% of the billed charge.</td>
<td></td>
</tr>
<tr>
<td>• Lenticular</td>
<td>100% after a Copayment of $40</td>
<td>50% of the billed charge.</td>
<td></td>
</tr>
<tr>
<td>Lens Extras</td>
<td>Once per year.</td>
<td>100%</td>
<td>100% of the billed charge.</td>
</tr>
<tr>
<td>• Polycarbonate lenses</td>
<td>100%</td>
<td>100% of the billed charge.</td>
<td></td>
</tr>
<tr>
<td>• Standard scratch-resistant coating</td>
<td>100%</td>
<td>100% of the billed charge.</td>
<td></td>
</tr>
<tr>
<td>Vision Care Service</td>
<td>Frequency of Service</td>
<td>Network Benefit</td>
<td>Non-Network Benefit</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>---------------------</td>
<td>-----------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Eyeglass Frames</td>
<td>Once per year.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Eyeglass frames with a retail cost up to $130.</td>
<td></td>
<td>100%</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Eyeglass frames with a retail cost of $130 - $160.</td>
<td></td>
<td>100% after a Copayment of $15.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Eyeglass frames with a retail cost of $160 - $200.</td>
<td></td>
<td>100% after a Copayment of $30.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Eyeglass frames with a retail cost of $200 - $250.</td>
<td></td>
<td>100% after a Copayment of $50.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Eyeglass frames with a retail cost greater than $250.</td>
<td></td>
<td>60%</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Contact Lenses Fitting &amp; Evaluation</td>
<td>Once per year.</td>
<td>100%</td>
<td>100% of the billed charge.</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Covered Contact Lens Selection</td>
<td>Limited to a 12 month supply.</td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Necessary Contact Lenses</td>
<td>Limited to a 12 month supply.</td>
<td>100% after a Copayment of $40</td>
<td>50% of the billed charge.</td>
</tr>
</tbody>
</table>

Section 2: Pediatric Vision Exclusions

Except as may be specifically provided in this endorsement under Section 1: Benefits for Pediatric Vision Care Services, benefits are not provided under this endorsement for the following:

1. Medical or surgical treatment for eye disease which requires the services of a Physician and for which benefits are available as stated in the policy.
2. Non-prescription items (e.g. Plano lenses).
3. Replacement or repair of lenses and/or frames that have been lost or broken.
4. Optional Lens Extras not listed in Section 1: Benefits for Vision Care Services.
5. Missed appointment charges.
6. Applicable sales tax charged on Vision Care Services.

Section 3: Claims for Pediatric Vision Care Services

When obtaining Vision Care Services from a non-Network Vision Care Provider, the Insured Person will be required to pay all billed charges directly to the Vision Care Provider. The Insured Person may then seek reimbursement from the Company. Information about claim timelines and responsibilities in the General Provisions section in the Certificate of Coverage applies to Vision Care Services provided under this endorsement, except that when the Insured Person submits a Vision Services claim, the Insured Person must provide the Company with all of the information identified below.

Reimbursement for Vision Care Services

To file a claim for reimbursement for Vision Care Services rendered by a non-Network Vision Care Provider, or for Vision Care Services covered as reimbursements (whether or not rendered by a Spectera Eyecare Networks Vision Care Provider or a non-Network Vision Care Provider), the Insured Person must provide all of the following information at the address specified below:

- Insured Person’s itemized receipts.
- Insured Person’s name.
- Insured Person’s identification number from the ID card.
- Insured Person’s date of birth.

Submit the above information to the Company:
By mail:
Claims Department
P.O. Box 30978
Salt Lake City, UT 84130

By facsimile (fax):
1-248-733-6060
Section 4: Defined Terms for Pediatric Vision Care Services

The following definitions are in addition to those listed in Definitions section of the Certificate of Coverage:

**Covered Contact Lens Selection** - a selection of available contact lenses that may be obtained from a Spectera Eyecare Networks Vision Care Provider on a covered-in-full basis, subject to payment of any applicable Copayment.

**Spectera Eyecare Networks** - any optometrist, ophthalmologist, optician or other person designated by the Company who provides Vision Care Services for which benefits are available under the Policy.

**Vision Care Provider** - any optometrist, ophthalmologist, optician or other person who may lawfully provide Vision Care Services.

**Vision Care Service** - any service or item listed in this endorsement in Section 1: Benefits for Pediatric Vision Care Services.
UNITEDHEALTHCARE INSURANCE COMPANY
POLICY ENDORSEMENT

This endorsement takes effect and expires concurrently with the Policy to which it is attached and is subject to all of
the terms and conditions of the Policy not inconsistent therewith.

President

It is hereby understood and agreed that the Policy to which this endorsement is attached is amended as follows:

**UnitedHealthcare Pharmacy (UHCP) Prescription Drug Benefits**

**Benefits for Prescription Drug Products**

Benefits are available for Prescription Drug Products when dispensed at a UHCP Network Pharmacy as specified in the Policy Schedule of Benefits subject to all terms of the Policy and the provisions, definitions and exclusions specified in this endorsement.

Benefits for Prescription Drug Products are subject to supply limits and Copayments and/or Coinsurance or other payments that vary depending on which of the tiers of the Prescription Drug List the Prescription Drug Product is listed. Refer to the Policy Schedule of Benefits for applicable supply limits and Copayments and/or Coinsurance requirements.

Benefit for Prescription Drug Products are available when the Prescription Drug Product meets the definition of a Covered Medical Expense.

Benefits are available for refills of Prescription Drug Products only when dispensed as ordered by a Physician and only after ¾ of the original Prescription Drug Product has been used.

The Insured must present their ID card to the Network Pharmacy when the prescription is filled. If the Insured does not present their ID card to the Network Pharmacy, they will need to pay for the Prescription Drug and then submit a reimbursement form along with the paid receipts in order to be reimbursed. Insureds may obtain reimbursement forms by visiting www.firststudent.com and logging in to their online account or by calling Customer Service at 1-855-828-7716.

Information on Network Pharmacies is available through the Internet at www.firststudent.com or by calling Customer Service at 1-855-828-7716.

When prescriptions are filled at pharmacies outside a Network Pharmacy, the Insured must pay for the Prescription Drugs out of pocket and submit the receipts for reimbursement as described in the How to File a Claim for Injury and Sickness Benefits section in the Certificate of Coverage.

**Copayment and/or Coinsurance Amount**

For Prescription Drug Products at a retail Network Pharmacy, Insured Persons are responsible for paying the lowest of:

- The applicable Copayment and/or Coinsurance.
- The Network Pharmacy’s Usual and Customary Fee for the Prescription Drug Product.
- The Prescription Drug Charge for that Prescription Drug Product.

For Prescription Drug Products from a mail order Network Pharmacy, Insured Persons are responsible for paying the lower of:

- The applicable Copayment and/or Coinsurance; or
- The Prescription Drug Charge for that Prescription Drug Product.

The Insured Person is not responsible for paying a Copayment and/or Coinsurance for Preventive Care Medications.
Supply Limits

Benefits for Prescription Drug Products are subject to supply limits as written by the Physician and the supply limits that are stated in the Policy Schedule of Benefits, unless adjusted based on the drug manufacturer’s packaging size. For a single Copayment and/or Coinsurance, the Insured may receive a Prescription Drug Product up to the stated supply limit.

When a Prescription Drug Product is packaged or designed to deliver in a manner that provides more than a consecutive 31-day supply, the Copayment and/or Coinsurance that applies will reflect the number of days dispensed.

When a Prescription Drug Product is dispensed from a mail order Network Pharmacy, the Prescription Drug Product is subject to the supply limit stated in the Policy Schedule of Benefits, unless adjusted based on the drug manufacturer’s packaging size, or based on supply limits.

Note: Some products are subject to additional supply limits based on criteria that the Company has developed, subject to its periodic review and modification. The limit may restrict the amount dispensed per Prescription Order or Refill and/or the amount dispensed per month’s supply or may require that a minimum amount be dispensed.

The Insured may determine whether a Prescription Drug Product has been assigned a maximum quantity level for dispensing through the Internet at www.firststudent.com or by calling Customer Service at 1-855-828-7716.

If a Brand-name Drug Becomes Available as a Generic

If a Generic becomes available for a Brand-name Prescription Drug Product, the tier placement of the Brand-name Prescription Drug may change, and therefore the Copayment and/or Coinsurance may change or the Insured will no longer have benefits for that particular Brand-name Prescription Drug Product.

Designated Pharmacies

If the Insured requires certain Prescription Drug Products, including, but not limited to, Specialty Prescription Drug Products, the Company may direct the Insured to a Designated Pharmacy with whom the Company has an arrangement to provide those Prescription Drug Products.

If the Insured is directed to a Designated Pharmacy and chooses not to obtain their Prescription Drug Product from a Designated Pharmacy, the Insured may opt-out of the Designated Pharmacy program through the Internet at www.firststudent.com or by calling Customer Service at 1-855-828-7716. If the Insured opts-out of the program and fills their Prescription Drug Product at a non-Designated Pharmacy but does not inform the Company, the Insured will be responsible for the entire cost of the Prescription Drug Product.

If the Insured is directed to a Designated Pharmacy and has informed the Company of their decision not to obtain their Prescription Drug Product from a Designated Pharmacy, no benefits will be paid for that Prescription Drug Product, or, for a Specialty Prescription Drug Product, if the Insured chooses to obtain their Specialty Prescription Drug Product at a Non-Preferred Specialty Network Pharmacy, the Insured will be required to pay 2 times the retail Network Pharmacy Copayment and/or 2 times the retail Network Pharmacy Coinsurance (up to 50% of the Prescription Drug Charge) based on the applicable tier.

Specialty Prescription Drug Products

Benefits are provided for Specialty Prescription Drug Products.

If the Insured requires Specialty Prescription Drug Products, the Company may direct the Insured to a Designated Pharmacy with whom the Company has an arrangement to provide those Specialty Prescription Drug Products.

If the Insured is directed to a Designated Pharmacy and the Insured has informed the Company of their decision not to obtain their Specialty Prescription Drug Product from a Designated Pharmacy, and the Insured chooses to obtain their Specialty Prescription Drug Product at a Non-Preferred Specialty Network Pharmacy, the Insured will be required to pay 2 times the retail Network Pharmacy Copayment and/or 2 times the retail Network Pharmacy Coinsurance (up to 50% of the Prescription Drug Charge) based on the applicable tier.
The Company designates certain Network Pharmacies to be Preferred Specialty Network Pharmacies. The Company may periodically change the Preferred Specialty Network Pharmacy designation of a Network Pharmacy. These changes may occur without prior notice to the Insured unless required by law. The Insured may determine whether a Network Pharmacy is a Preferred Specialty Network Pharmacy through the Internet at www.firststudent.com or by calling Customer Service at 1-855-828-7716.

If the Insured chooses to obtain their Specialty Prescription Drug Product at a Non-Preferred Specialty Network Pharmacy, the Insured will be required to pay 2 times the retail Network Pharmacy Copayment and/or 2 times the retail Network Pharmacy Coinsurance (up to 50% of the Prescription Drug Charge) based on the applicable tier.

Please see the Definitions Section for a full description of Specialty Prescription Drug Product and Designated Pharmacy.

The following supply limits apply to Specialty Prescription Drug Products.

As written by the Physician, up to a consecutive 31-day supply of a Specialty Prescription Drug Product, unless adjusted based on the drug manufacturer's packaging size, or based on supply limits.

When a Specialty Prescription Drug Product is packaged or designed to deliver in a manner that provides more than a consecutive 31-day supply, the Copayment and/or Coinsurance that applies will reflect the number of days dispensed.

If a Specialty Prescription Drug Product is provided for less than or more than a 31-day supply, the Copayment and/or Coinsurance that applies will reflect the number of days dispensed.

Supply limits apply to Specialty Prescription Drug Products obtained at a Preferred Specialty Network Pharmacy, a Non-Preferred Specialty Network Pharmacy, a mail order Network Pharmacy or a Designated Pharmacy.

Notification Requirements

Before certain Prescription Drug Products are dispensed at a Network Pharmacy, either the Insured's Physician, Insured's pharmacist or the Insured is required to notify the Company or the Company’s designee. The reason for notifying the Company is to determine whether the Prescription Drug Product, in accordance with the Company’s approved guidelines, is each of the following:

- It meets the definition of a Covered Medical Expense.
- It is not an Experimental or Investigational Service.

If the Company is not notified before the Prescription Drug Product is dispensed, the Insured may pay more for that Prescription Order or Refill. The Prescription Drugs requiring notification are subject to Company periodic review and modification. There may be certain Prescription Drug Products that require the Insured to notify the Company directly rather than the Insured’s Physician or pharmacist. The Insured may determine whether a particular Prescription Drug requires notification through the Internet at www.firststudent.com or by calling Customer Service at 1-855-828-7716.

If the Company is not notified before the Prescription Drug Product is dispensed, the Insured can ask the Company to consider reimbursement after the Insured receives the Prescription Drug Product. The Insured will be required to pay for the Prescription Drug Product at the pharmacy.

When the Insured submits a claim on this basis, the Insured may pay more because they did not notify the Company before the Prescription Drug Product was dispensed. The amount the Insured is reimbursed will be based on the Prescription Drug Charge, less the required Copayment and/or Coinsurance and any Deductible that applies.

Benefits may not be available for the Prescription Drug Product after the Company reviews the documentation provided and determines that the Prescription Drug Product is not a Covered Medical Expense or it is an Experimental or Investigational Service.
Limitation on Selection of Pharmacies

If the Company determines that an Insured Person may be using Prescription Drug Products in a harmful or abusive manner, or with harmful frequency, the Insured Person's selection of Network Pharmacies may be limited. If this happens, the Company may require the Insured to select a single Network Pharmacy that will provide and coordinate all future pharmacy services. Benefits will be paid only if the Insured uses the designated single Network Pharmacy. If the Insured does not make a selection within 31 days of the date the Company notifies the Insured, the Company will select a single Network Pharmacy for the Insured.

Coverage Policies and Guidelines

The Company’s Prescription Drug List (PDL) Management Committee is authorized to make tier placement changes on its behalf. The PDL Management Committee makes the final classification of an FDA-approved Prescription Drug Product to a certain tier by considering a number of factors including, but not limited to, clinical and economic factors. Clinical factors may include, but are not limited to, evaluations of the place in therapy, relative safety or relative efficacy of the Prescription Drug Product, as well as whether supply limits or notification requirements should apply. Economic factors may include, but are not limited to, the Prescription Drug Product’s acquisition cost including, but not limited to, available rebates and assessments on the cost effectiveness of the Prescription Drug Product.

Some Prescription Drug Products are more cost effective for specific indications as compared to others, therefore; a Prescription Drug may be listed on multiple tiers according to the indication for which the Prescription Drug Product was prescribed.

The Company may periodically change the placement of a Prescription Drug Product among the tiers. These changes generally will occur quarterly, but no more than six times per calendar year. These changes may occur without prior notice to the Insured.

When considering a Prescription Drug Product for tier placement, the PDL Management Committee reviews clinical and economic factors regarding Insured Persons as a general population. Whether a particular Prescription Drug Product is appropriate for an individual Insured Person is a determination that is made by the Insured Person and the prescribing Physician.

NOTE: The tier status of a Prescription Drug Product may change periodically based on the process described above. As a result of such changes, the Insured may be required to pay more or less for that Prescription Drug Product. Please access www.firststudent.com through the Internet or call Customer Service 1-855-828-7716 for the most up-to-date tier status.

Rebates and Other Payments

The Company may receive rebates for certain drugs included on the Prescription Drug List. The Company does not pass these rebates on to the Insured Person, nor are they applied to the Insured's Deductible or taken into account in determining the Insured's Copayments and/or Coinsurance.

The Company, and a number of its affiliated entities, conducts business with various pharmaceutical manufacturers separate and apart from this Prescription Drug Endorsement. Such business may include, but is not limited to, data collection, consulting, educational grants and research. Amounts received from pharmaceutical manufacturers pursuant to such arrangements are not related to this Prescription Drug Benefit. The Company is not required to pass on to the Insured, and does not pass on to the Insured, such amounts.

Definitions

Brand-name means a Prescription Drug: (1) which is manufactured and marketed under a trademark or name by a specific drug manufacturer; or (2) that the Company identifies as a Brand-name product, based on available data resources including, but not limited to, First DataBank, that classify drugs as either brand or generic based on a number of factors. The Insured should know that all products identified as a "brand name" by the manufacturer, pharmacy, or an Insured's Physician may not be classified as Brand-name by the Company.

Chemically Equivalent means when Prescription Drug Products contain the same active ingredient.

Designated Pharmacy means a pharmacy that has entered into an agreement with the Company or with an organization contracting on the Company’s behalf, to provide specific Prescription Drug Products, including, but not limited to, Specialty Prescription Drug Products. The fact that a pharmacy is a Network Pharmacy does not mean that it is a Designated Pharmacy.
Experimental or Investigational Services means medical, surgical, diagnostic, psychiatric, mental health, substance-related and addictive disorders or other health care services, technologies, supplies, treatments, procedures, drug therapies, medications, or devices that are not accepted as a valid course of treatment by the Utah Medical Association, the U.S. Food and Drug Administration, the American Medical Association, or the Surgeon General.

Generic means a Prescription Drug Product: (1) that is Chemically Equivalent to a Brand-name drug; or (2) that the Company identifies as a Generic product based on available data resources including, but not limited to, medi-span or First DataBank, that classify drugs as either brand or generic based on a number of factors. The Insured should know that all products identified as a "generic" by the manufacturer, pharmacy or Insured’s Physician may not be classified as a Generic by the Company.

Network Pharmacy means a pharmacy that has:

- Entered into an agreement with the Company or an organization contracting on the Company’s behalf to provide Prescription Drug Products to Insured Persons.
- Agreed to accept specified reimbursement rates for dispensing Prescription Drug Products.
- Been designated by the Company as a Network Pharmacy.

New Prescription Drug Product means a Prescription Drug Product or new dosage form of a previously approved Prescription Drug Product, for the period of time starting on the date the Prescription Drug Product or new dosage form is approved by the U.S. Food and Drug Administration (FDA) and ending on the earlier of the following dates:
- The date it is assigned to a tier by the Company’s PDL Management Committee.
- December 31st of the following calendar year.

Non-Preferred Specialty Network Pharmacy means a specialty Network Pharmacy that the Company identifies as a non-preferred pharmacy within the network.

Preferred Specialty Network Pharmacy means a specialty Network Pharmacy that the Company identifies as a preferred pharmacy within the network.

Prescription Drug or Prescription Drug Product means a medication or product that has been approved by the U.S. Food and Drug Administration and that can, under federal or state law, be dispensed only pursuant to a Prescription Order or Refill. A Prescription Drug Product includes a medication that, due to its characteristics, is appropriate for self-administration or administration by a non-skilled caregiver. For the purpose of the benefits under the Policy, this definition includes:

- Inhalers.
- Insulin.
- The following diabetic supplies:
  - standard insulin syringes with needles;
  - blood-testing strips - glucose;
  - urine-testing strips - glucose;
  - ketone-testing strips and tablets;
  - lancets and lancet devices; and
  - glucose monitors.

Prescription Drug Charge means the rate the Company has agreed to pay the Network Pharmacies, including a dispensing fee and any applicable sales tax, for a Prescription Drug Product dispensed at a Network Pharmacy.

Prescription Drug List means a list that categorizes into tiers medications or products that have been approved by the U.S. Food and Drug Administration. This list is subject to the Company’s periodic review and modification (generally quarterly, but no more than six times per calendar year). The Insured may determine to which tier a particular Prescription Drug Product has been assigned through the Internet at www.firststudent.com or call Customer Service 1-855-828-7716.

Prescription Drug List Management Committee means the committee that the Company designates for, among other responsibilities, classifying Prescription Drugs into specific tiers.

Prescription Order or Refill means the directive to dispense a Prescription Drug Product issued by a Physician whose scope of practice permits issuing such a directive.
Preventive Care Medications means the medications that are obtained at a Network Pharmacy with a Prescription Order or Refill from a Physician and that are payable at 100% of the Prescription Drug Charge (without application of any Copayment, Coinsurance, or Deductible) as required by applicable law under any of the following:

- 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.
- 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.
- With respect to women, such additional preventive care and screenings as provided for in comprehensive guidelines supported by the Health Resources and Services Administration.

The Insured may determine whether a drug is a Preventive Care Medication through the internet at www.firststudent.com or by calling Customer Service 1-855-828-7716.

Specialty Prescription Drug Product means Prescription Drug Products that are generally high cost, self-injectable biotechnology drugs used to treat patients with certain illnesses. Insured Persons may access a complete list of Specialty Prescription Drug Products through the Internet at www.firststudent.com or call Customer Service 1-855-828-7716.

Therapeutically Equivalent means when Prescription Drugs Products have essentially the same efficacy and adverse effect profile.

Usual and Customary Fee means the most common charge for similar services, medications or supplies within the area in which the charge is incurred. The Usual and Customary fee will be determined using the amount that a pharmacy charges individuals for a Prescription Drug Product without reference to reimbursement to the pharmacy by third parties and a dispensing fee and any applicable sales tax.

Additional Exclusions

In addition to the Exclusions and Limitations shown in the Certificate of Coverage, the following Exclusions apply:

1. Coverage for Prescription Drug Products for the amount dispensed (days' supply or quantity limit) which exceeds the supply limit.
2. Coverage for Prescription Drug Products for the amount dispensed (days' supply or quantity limit) which is less than the minimum supply limit.
3. Experimental or Investigational Services and medications; medications used for experimental indications and/or dosage regimens determined by the Company to be experimental, investigational.
4. Prescription Drug Products, including New Prescription Drug Products or new dosage forms, that the Company determines do not meet the definition of a Covered Medical Expense.
5. Certain New Prescription Drug Products and/or new dosage forms until the date they are reviewed and assigned to a tier by the Company’s PDL Management Committee.
6. Compounded drugs that do not contain at least one ingredient that has been approved by the U.S. Food and Drug Administration and requires a Prescription Order or Refill. Compounded drugs that contain a non-FDA approved bulk chemical. Compounded drugs that are available as a similar commercially available Prescription Drug Product. (Compounded drugs that contain at least one ingredient that requires a Prescription Order or Refill are assigned to Tier-3.)
7. Drugs available over-the-counter that do not require a Prescription Order or Refill by federal or state law before being dispensed, unless the Company has designated the over-the-counter medication as eligible for coverage as if it were a Prescription Drug Product and it is obtained with a Prescription Order or Refill from a Physician. Prescription Drug Products that are available in over-the-counter form or comprised of components that are available in over-the-counter form or equivalent. Certain Prescription Drug Products that the Company has determined are Therapeutically Equivalent to an over-the-counter drug. Such determinations may be made up to six times during a calendar year, and the Company may decide at any time to reinstate benefits for a Prescription Drug Product that was previously excluded under this provision.
8. Any product for which the primary use is a source of nutrition, nutritional supplements, or dietary management of disease, even when used for the treatment of Sickness or Injury, except as required by state mandate.
9. A Prescription Drug Product that contains (an) active ingredient(s) available in and Therapeutically Equivalent to another covered Prescription Drug Product. Such determinations may be made up to six times during a calendar year, and the Company may decide at any time to reinstate benefits for a Prescription Drug that was previously excluded under this provision.
10. A Prescription Drug Product that contains (an) active ingredient(s) which is (are) a modified version of and Therapeutically Equivalent to another covered Prescription Drug Product. Such determinations may be made up to six...
times during a calendar year, and the Company may decide at any time to reinstate benefits for a Prescription Drug that was previously excluded under this provision.

11. Certain Prescription Drug Products for which there are Therapeutically Equivalent alternatives available, unless otherwise required by law or approved by the Company. Such determinations may be made up to six times during a calendar year, and the Company may decide at any time to reinstate benefits for a Prescription Drug that was previously excluded under this provision.

12. A Prescription Drug Product with an approved biosimilar or a biosimilar and Therapeutically Equivalent to another covered Prescription Drug Product. For the purpose of this exclusion a “biosimilar” is a biological Prescription Drug Product approved based on showing that it is highly similar to a reference product (a biological Prescription Drug Product) and has no clinically meaningful differences in terms of safety and effectiveness from the reference product. Such determinations may be made up to six times during a calendar year, and the Company may decide at any time to reinstate benefits for a Prescription Drug that was previously excluded under this provision.

13. Prescription Drug Products as a replacement for a previously dispensed Prescription Drug Product that was lost, stolen, broken or destroyed.

14. Durable medical equipment, including insulin pumps and related supplies for the management and treatment of diabetes, for which benefits are provided in the Policy.

15. Diagnostic kits and products.

16. Publicly available software applications and/or monitors that may be available with or without a Prescription Order or Refill.
Right to Request an Exclusion Exception

When a Prescription Drug Product is excluded from coverage, the Insured Person or the Insured’s representative may request an exception to gain access to the excluded Prescription Drug Product. To make a request, contact the Company in writing or call 1-800-505-4160. The Company will notify the Insured Person of the Company’s determination within 72 hours.

Urgent Requests

If the Insured Person’s request requires immediate action and a delay could significantly increase the risk to the Insured Person’s health, or the ability to regain maximum function, call the Company as soon as possible. The Company will provide a written or electronic determination within 24 hours.

External Review

If the Insured Person is not satisfied with the Company’s determination of the exclusion exception request, the Insured Person may be entitled to request an external review. The Insured Person or the Insured Person’s representative may request an external review by sending a written request to the Company at the address set out in the determination letter or by calling 1-800-505-4160. The Independent Review Organization (IRO) will notify the Insured Person of the determination within 72 hours.

Expedited External Review

If the Insured Person is not satisfied with the Company’s determination of the exclusion exception request and it involves an urgent situation, the Insured Person or the Insured’s representative may request an expedited external review by calling 1-800-505-4160 or by sending a written request to the address set out in the determination letter. The IRO will notify the Insured Person of the determination within 24 hours.
UNITEDHEALTHCARE INSURANCE COMPANY

POLICY ENDORSEMENT

This endorsement takes effect and expires concurrently with the Policy to which it is attached and is subject to all of the terms and conditions of the Policy not inconsistent therewith.

President

It is hereby understood and agreed that the Policy to which this endorsement is attached is amended as follows:

An Insured Person under this insurance plan is eligible for Assistance and Evacuation Benefits in addition to the underlying plan coverage. The requirements to receive these benefits are as follows:

International Students, insured spouse, Domestic Partner and insured minor child(ren) are eligible to receive Assistance and Evacuation Benefits worldwide, except in their Home Country.

Domestic Students, insured spouse, Domestic Partner and insured minor child(ren) are eligible for Assistance and Evacuation Benefits when 100 miles or more away from their campus address or 100 miles or more away from their permanent home address or while participating in a study abroad program.

Assistance and Evacuation Benefits

DEFINITIONS

The following definitions apply to the Assistance and Evacuation Benefits described further below.

“Emergency Medical Event” means an event wherein an Insured Person’s medical condition and situation are such that, in the opinion of the Company’s affiliate or authorized vendor and the Insured Person’s treating physician, the Insured Person requires urgent medical attention without which there would be a significant risk of death, or serious impairment and adequate medical treatment is not available at the Insured Person’s initial medical facility.

“Home Country” means, with respect to an Insured Person, the country or territory as shown on the Insured Person’s passport or the country or territory of which the Insured Person is a permanent resident.

“Host Country” means, with respect to an Insured Person, the country or territory the Insured Person is visiting or in which the Insured Person is living, which is not the Insured Person’s Home Country.

“Physician Advisors” mean physicians retained by the Company’s affiliate or authorized vendor for provision of consultative and advisory services to the Company’s affiliate or authorized vendor, including the review and analysis of the medical care received by Insured Persons.

An Insured Person must notify the Company’s affiliate or authorized vendor to obtain benefits for Medical Evacuation and Repatriation. If the Insured Person doesn't notify the Company’s affiliate or authorized vendor, the Insured Person will be responsible for paying all charges and no benefits will be paid.
MEDICAL EVACUATION AND REPATRIATION BENEFITS

Emergency Medical Evacuation: If an Insured Person suffers a Sickness or Injury, experiences an Emergency Medical Event and adequate medical facilities are not available locally in the opinion of the Medical Director of the Company’s affiliate or authorized vendor, the Company’s affiliate or authorized vendor will provide an emergency medical evacuation (under medical supervision if necessary) to the nearest facility capable of providing adequate care by whatever means is necessary. The Company will pay costs for arranging and providing for transportation and related medical services (including the cost of a medical escort if necessary) and medical supplies necessarily incurred in connection with the emergency medical evacuation.

Dispatch of Doctors/Specialists: If an Insured Person experiences an Emergency Medical Event and the Company’s affiliate or authorized vendor determines that an Insured Person cannot be adequately assessed by telephone for possible medical evacuation from the initial medical facility or that the Insured Person cannot be moved and local treatment is unavailable, the Company’s affiliate or authorized vendor will arrange to send an appropriate medical practitioner to the Insured Person’s location when it deems it appropriate for medical management of a case. The Company will pay costs for transportation and expenses associated with dispatching a medical practitioner to an Insured Person’s location, not including the costs of the medical practitioner’s service.

Medical Repatriation: After an Insured Person receives initial treatment and stabilization for a Sickness or Injury, if the attending physician and the Medical Director of the Company’s affiliate or authorized vendor determine that it is medically necessary, the Company’s affiliate or authorized vendor will transport an Insured Person back to the Insured Person’s permanent place of residence for further medical treatment or to recover. The Company will pay costs for arranging and providing for transportation and related medical services (including the cost of a medical escort if necessary) and medical supplies necessarily incurred in connection with the repatriation.

Transportation after Stabilization: If Medical Repatriation is not required following stabilization of the Insured Person’s condition and discharge from the hospital, the Company’s affiliate or authorized vendor will coordinate transportation to the Insured Person’s point of origin, Home Country, or Host Country. The Company will pay costs for economy transportation (or upgraded transportation to match an Insured Person’s originally booked travel arrangements) to the Insured Person’s original point of origin, Home Country or Host Country.

Transportation to Join a Hospitalized Insured Person: If an Insured Person who is travelling alone is or will be hospitalized for more than three (3) days due to a Sickness or Injury, the Company’s affiliate or authorized vendor will coordinate round-trip airfare for a person of the Insured Person’s choice to join the Insured Person. The Company will pay costs for economy class round-trip airfare for a person to join the Insured Person.

Return of Minor Children: If an Insured Person’s minor child(ren) age 18 or under are present but left unattended as a result of the Insured Person’s Injury or Sickness, the Company’s affiliate or authorized vendor will coordinate airfare to send them back to the Insured Person’s Home Country. The Company’s affiliate or authorized vendor will also arrange for the services, transportation expenses, and accommodations of a non-medical escort, if required as determined by the Company’s affiliate or authorized vendor. The Company will pay costs for economy class one-way airfare for the minor children (or upgraded transportation to match the Insured Person’s originally booked travel arrangement) and, if required, the cost of the services, transportation expenses, and accommodations of a non-medical escort to accompany the minor children back to the Insured Person’s Home Country.

Repatriation of Mortal Remains: In the event of an Insured Person’s death, the Company’s affiliate or authorized vendor will assist in obtaining the necessary clearances for the Insured Person’s cremation or the return of the Insured Person’s mortal remains. The Company’s affiliate or authorized vendor will coordinate the preparation and transportation of the Insured Person’s mortal remains to the Insured Person’s Home Country or place of primary residence, as it obtains the number of certified death certificates required by the Host Country and Home Country to release and receive the remains. The Company will pay costs for the certified death certificates required by the Home Country or Host Country to release the remains and expenses of the preparation and transportation of the Insured Person’s mortal remains to the Insured Person’s Home Country or place of primary residence.

CONDITIONS AND LIMITATIONS

Assistance and Evacuation Benefits shall only be provided to an Insured Person after the Company’s affiliate or authorized vendor receives the request (in writing or via phone) from the Insured Person or an authorized representative of the Insured Person of the need for the requested Assistance and Evacuation Benefits. In all cases, the requested Assistance and Evacuation
Benefits services and payments must be arranged, authorized, verified and approved in advance by the Company's affiliate or authorized vendor.

With respect to any evacuation requested by an Insured Person, the Company's affiliate or authorized vendor reserves the right to determine, the need for and the feasibility of an evacuation and the means, method, timing, and destination of such evacuation, and may consult with relevant third-parties, including as applicable, Physician Advisors and treating physicians as needed to make its determination.

In the event an Insured Person is incapacitated or deceased, his/her designated or legal representative shall have the right to act for and on behalf of the Insured Person.

The following Exclusions and Limitations apply to the Assistance and Evacuation Benefits.

In no event shall the Company be responsible for providing Assistance and Evacuation Benefits to an Insured Person in a situation arising from or in connection with any of the following:

1. Travel costs that were neither arranged nor approved in advance by the Company's affiliate or authorized vendor.
2. Taking part in military or police service operations.
3. Insured Person’s failure to properly procure or maintain immigration, work, residence or similar type visas, permits or documents.
4. The actual or threatened use or release of any nuclear, chemical or biological weapon or device, or exposure to nuclear reaction or radiation, regardless of contributory cause.
5. Any evacuation or repatriation that requires an Insured Person to be transported in a biohazard-isolation unit.
6. Medical Evacuations from a marine vessel, ship, or watercraft of any kind.
7. Medical Evacuations directly or indirectly related to a natural disaster.
8. Subsequent Medical Evacuations for the same or related Sickness, Injury or Emergency Medical Event regardless of location.

Additional Assistance Services

The following assistance services will be available to an Insured Person in addition to the Assistance and Evacuation Benefits.

MEDICAL ASSISTANCE SERVICES

Worldwide Medical and Dental Referrals: Upon an Insured Person’s request, the Company’s affiliate or authorized vendor will provide referrals to physicians, hospitals, dentists, and dental clinics in the area the Insured Person is traveling in order to assist the Insured Person in locating appropriate treatment and quality care.

Monitoring of Treatment: As and to the extent permissible, the Company’s affiliate or authorized vendor will continually monitor the Insured Person’s medical condition. Third-party medical providers may offer consultative and advisory services to the Company’s affiliate or authorized vendor in relation to the Insured Person’s medical condition, including review and analysis of the quality of medical care received by the Insured Person.

Facilitation of Hospital Admittance Payments: The Company’s affiliate or authorized vendor will issue a financial guarantee (or wire funds) on behalf of Company up to five thousand dollars (US$5,000) to facilitate admittance to a foreign (non-US) medical facility.

Relay of Insurance and Medical Information: Upon an Insured Person’s request and authorization, the Company’s affiliate or authorized vendor will relay the Insured Person's insurance benefit information and/or medical records and information to a health care provider or treating physician, as appropriate and permissible, to help prevent delays or denials of medical care. The Company's affiliate or authorized vendor will also assist with hospital admission and discharge planning.

Medication and Vaccine Transfers: In the event a medication or vaccine is not available locally, or a prescription medication is lost or stolen, the Company’s affiliate or authorized vendor will coordinate the transfer of the medication or vaccine to Insured Persons upon the prescribing physician's authorization, if it is legally permissible.

Updates to Family, Employer, and Home Physician: Upon an Insured Person’s approval, the Company's affiliate or authorized vendor will provide periodic case updates to appropriate individuals designated by the Insured Person in order to keep them informed.
Hotel Arrangements: The Company’s affiliate or authorized vendor will assist Insured Persons with the arrangement of hotel stays and room requirements before or after hospitalization or for ongoing care.

Replacement of Corrective Lenses and Medical Devices: The Company’s affiliate or authorized vendor will assist with the replacement of corrective lenses or medical devices if they are lost, stolen, or broken during travel.

WORLDWIDE DESTINATION INTELLIGENCE

Destination Profiles: When preparing for travel, an Insured Person can contact the Company’s affiliate or authorized vendor to have a pre-trip destination report sent to the Insured Person. This report draws upon an intelligence database of over 280 cities covering subject such as health and security risks, immunizations, vaccinations, local hospitals, crime, emergency phone numbers, culture, weather, transportation information, entry and exit requirements, and currency. The global medical and security database of over 170 countries and 280 cities is continuously updated and includes intelligence from thousands of worldwide sources.

TRAVEL ASSISTANCE SERVICES

Replacement of Lost or Stolen Travel Documents: The Company’s affiliate or authorized vendor will assist the Insured Person in taking the necessary steps to replace passports, tickets, and other important travel documents.

Emergency Travel Arrangements: The Company’s affiliate or authorized vendor will make new reservations for airlines, hotels, and other travel services for an Insured Person in the event of a Sickness or Injury, to the extent that the Insured Person is entitled to receive Assistance and Evacuation Benefits.

Transfer of Funds: The Company’s affiliate or authorized vendor will provide the Insured Person with an emergency cash advance subject to the Company’s affiliate or authorized vendor first securing funds from the Insured Person (via a credit card) or his/her family.

Legal Referrals: Should an Insured Person require legal assistance, the Company’s affiliate or authorized vendor will direct the Insured Person to a duly licensed attorney in or around the area where the Insured Person is located.

Language Services: The Company’s affiliate or authorized vendor will provide immediate interpretation assistance to an Insured Person in a variety of languages in an emergency situation. If a requested interpretation is not available or the requested assistance is related to a non-emergency situation, the Company’s affiliate or authorized vendor will provide the Insured Person with referrals to interpreter services. Written translations and other custom requests, including an on-site interpreter, will be subject to an additional fee.

Message Transmittals: Insured Persons may send and receive emergency messages toll-free, 24-hours a day, through the Company’s affiliate or authorized vendor.

HOW TO ACCESS ASSISTANCE AND EVACUATION SERVICES

Assistance and Evacuation Services are available 24 hours a day, 7 days a week, 365 days a year.

To access services, please refer to the phone number on the back of the Insured Person’s ID Card or access My Account at www.firststudent.com/MyAccount and select My Benefits/Additional Benefits/UHC Global Emergency Services.

When calling the Emergency Response Center, the caller should be prepared to provide the following information:

Caller’s name, telephone and (if possible) fax number, and relationship to the Insured Person.
Insured Person’s name, age, sex, and ID Number as listed on the Insured Person’s Medical ID card.
Description of the Insured Person’s condition.
Name, location, and telephone number of hospital, if applicable.
Name and telephone number of the attending physician.
Information on where the physician can be immediately reached.

If the condition is a medical emergency, the Insured Person should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center.
All medical expenses related to hospitalization and treatment costs incurred should be submitted to the Company for consideration at the address located in the “How to File a Claim for Injury and Sickness Benefits” section of the Certificate of Coverage and are subject to all Policy benefits, provisions, limitations, and exclusions.
NON-DISCRIMINATION NOTICE

UnitedHealthcare StudentResources does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to:

Civil Rights Coordinator
United HealthCare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UTAH 84130
UHC_Civil_Rights@uhc.com

You must send the written complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free member phone number listed on your health plan ID card, Monday through Friday, 8 a.m. to 8 p.m. ET.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online  https://ocrportal.hhs.gov/ocr/portal/lobby.jsf


Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)


We also provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for free language services such as speaking with an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card, Monday through Friday, 8 a.m. to 8 p.m. ET.
LANGUAGE ASSISTANCE PROGRAM

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call 1-866-260-2723.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-866-260-2723.

請注意: 如果您說中文 (Chinese), 我們免費為您提供語言協助服務。請致電：1-866-260-2723.

ATTENTION: Si vous parlez français (French), des services d’aide linguistique vous sont proposés gratuitement. Veuillez appeler le 1-866-260-2723.

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue para 1-866-260-2723.

ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufen Sie 1-866-260-2723 an.

주의사항: 日本語 (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。1-866-260-2723 にお電話ください。
कृपा ध्यान दें: यददी (Hindi) भाषी हैं तो आपके लिए भाषा सहायता सेवाएं नन:शुल्क उपलब्ध हैं। कृपा पर काफ़ी करें 1-866-260-2723

CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau 1-866-260-2723.

PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti 1-866-260-2723.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yâñili'go, saad bee áka'anida'awo'íí, t'áá jíík'eh, bee ná'ahóít'í. T'áá shoodi kohje' 1-866-260-2723 hodílnih.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac 1-866-260-2723.
POLICY NUMBER: 2018-5856-91

NOTICE:
The benefits contained within have been revised since publication. The revisions are included within the body of the document, and are summarized on the last page of the document for ease of reference.

NOC 2 - 07/31/2018

A. Added to the Cover page-

Read Your Certificate Carefully — This document provides a description of the important features of the Policy. This is not the insurance contract and only the actual Policy provisions will control. The Policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you READ YOUR CERTIFICATE CAREFULLY!

Major medical expense coverage is designed to provide, to persons insured, comprehensive coverage for major hospital, medical, and surgical expenses incurred as a result of a covered Injury or Sickness. Coverage is provided for daily hospital room and board, miscellaneous hospital services, surgical services, anesthesia services, in-hospital medical services, and out-of-hospital care, subject to any deductibles, copayment provisions, or other limitations that may be set forth in the Policy.

B. Under Effective and Termination Dates the following was added:

*NOTE: The plan cost stated above includes the insurance premium and certain non-insurance premium fees charged by the school you are receiving coverage through. Such fees may, for example, cover your school’s administrative costs associated with offering this health plan.

C. Removing the following exclusions to be compliant with UT state approval-

   This exclusion does not apply as specifically provided in Benefits for Autism Spectrum Disorder.
2. 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.
3. Routine Newborn Infant Care and well-baby nursery and related Physician charge, except as specifically provided in the Policy.
4. Preventive care services which are not specifically provided in the Policy, including:
   • Routine physical examinations and routine testing.
   • Preventive testing or treatment.
   • Screening exams or testing in the absence of Injury or Sickness.

D. The following exclusion was changed as follows to be compliant

From-
Active participation in a riot or civil disorder. Commission of or attempt to commit a felony. Fighting.

To-
Felony, riot or insurrection when the Insured Person is an active participant.

E. The following definition term was removed from the PedDent End:

*Unproven Service(s)
F. The following definition was removed from the Rx End:
Unproven Service(s)

NOC 1 - 07/30/2018

Under Effective and Termination Dates, the table had the following changes:

1. The word "Student" was removed from each Insured type.