



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.uhcsr.com/vanderbilt or call 1-844-210-0545. For general definitions of common terms, such as allowed amount, balance billing, coinsurance (coins), copayment (copay), deductible (ded), provider, or other underlined terms see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-844-210-0545 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|--|
| What is the overall <u>deductible</u>? | Select Providers \$250 (Person) <u>Preferred Providers</u> \$250 (Person) Out of Network \$500 (Person) | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. |
| Are there services covered before you meet your <u>deductible</u>? | Yes. <u>Preventive care</u> , Pediatric Dental, Pediatric Vision and categories that specify <u>ded</u> does not apply. | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other <u>deductibles</u> for specific services? | Yes. Pediatric Dental \$500. There are no other specific <u>deductibles</u> . | You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services. |
| What is the <u>out-of-pocket limit</u> for this <u>plan</u>? | <u>Preferred Providers</u> \$5,000 (Person) <u>Preferred Providers</u> \$10,000 (Family) | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. |
| What is not included in the <u>out-of-pocket limit</u>? | <u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Will you pay less if you use a <u>network provider</u>? | Yes. See www.uhcsr.com/vanderbilt or call 1-844-210-0545 for a list of <u>network providers</u> . | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |
| Do you need a <u>referral</u> to see a <u>specialist</u>? | Yes. | This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> . |



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|--|--|---|---|---|--|
| | | Select Provider | Preferred Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$25 Copay per visit <u>ded</u> does not apply | \$25 Copay per visit <u>ded</u> does not apply | 40% <u>Coins</u> | May not apply when related to surgery or Physiotherapy. |
| | <u>Specialist</u> visit | \$25 Copy per visit <u>ded</u> does not apply | \$25 Copay per vist <u>ded</u> does not apply | 40% <u>Coins</u> | |
| | <u>Preventive care/screening/immunization</u> | No Charge | No Charge | 40% <u>Coins</u> | Includes <u>preventive services</u> specified in the health care reform law or benefits provided as mandated by state law. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. |
| If you have a test | <u>Diagnostic test</u> (x-ray, blood work) | 10% <u>Coins</u> | 20% <u>Coins</u> | 40% <u>Coins</u> | —————none————— |
| | Imaging (CT/PET scans, MRIs) | 10% <u>Coins</u> | 20% <u>Coins</u> | 40% <u>Coins</u> | —————none————— |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.uhcsr.com/pdl | Tier 1 - Your Lowest-Cost Option | \$15 <u>Copay</u> per prescription Tier 1 | \$15 <u>Copay</u> per prescription Tier 1 | Not Covered | Select Providers: up to a 30 day supply per prescription <u>Preferred Providers</u> : up to a 30 day supply per prescription |
| | Tier 2 - Your Midrange-Cost Option | \$50 <u>Copay</u> per prescription Tier 2 | \$50 <u>Copay</u> per prescription Tier 2 | Not Covered | You may need to obtain certain <u>specialty drugs</u> from a pharmacy designated by us. Select: \$100 <u>Ded</u> (per Policy Year) does not apply to Policy <u>Ded</u> . Mail order <u>Prescription Drugs</u> through HealthSmart |
| | Tier 3 - Your Highest-Cost Option | \$75 Copay per | \$75 Copay per | Not Covered | RX network pharmacy at 2 times the retail |

*For more information about limitations and exceptions, see plan or policy document at www.uhcsr.com/vanderbilt

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|--|--|--|--|---|---|
| | | Select Provider | Preferred Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| | | prescription Tier 3 | prescription Tier 3 | | <u>Copay</u> up to a 90-day supply. Preferred: \$100 <u>Ded</u> (per Policy Year) does not apply to Policy <u>Ded</u> . Mail order <u>Prescription Drugs</u> through HealthSmart RX network pharmacy at 2 times the retail <u>Copay</u> up to a 90-day supply. |
| | Tier 4 - Additional High-Cost Option | Not Covered | Not Covered | Not Covered | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 10% <u>Coins</u> | 20% <u>Coins</u> | 40% <u>Coins</u> | —————none————— |
| | Physician/surgeon fees | 10% <u>Coins</u> | 20% <u>Coins</u> | 40% <u>Coins</u> | —————none————— |
| If you need immediate medical attention | <u>Emergency room care</u> | 10% <u>Coins</u> \$100 <u>Copay</u> per visit <u>ded</u> does not apply | 10% <u>Coins</u> \$100 <u>Copay</u> per visit <u>ded</u> does not apply | 10% <u>Coins</u> \$100 <u>Copay</u> per visit <u>ded</u> does not apply | May be limited to use of emergency room and supplies. The <u>Copay</u> will be waived if admitted to the Hospital. |
| | <u>Emergency medical transportation</u> | No Charge | No Charge | <u>ded</u> does apply | —————none————— |
| | <u>Urgent care</u> | 10% <u>Coins</u> | 20% <u>Coins</u> | 40% <u>Coins</u> | May be limited to facility fees. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 10% <u>Coins</u> | 20% <u>Coins</u> | 40% <u>Coins</u> | —————none————— |
| | Physician/surgeon fees | 10% <u>Coins</u> | 20% <u>Coins</u> | 40% <u>Coins</u> | —————none————— |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office Visits: \$25 <u>Copay</u> per visit; <u>ded</u> does not apply Other: No charge | Office Visits: \$25 <u>Copay</u> per visit; <u>ded</u> does not apply Other: No charge | Office Visits: 40% <u>Coins</u> Other: 40% <u>Coins</u> | —————none————— |
| | Inpatient services | 10% <u>Coins</u> | 20% <u>Coins</u> | 40% <u>Coins</u> | —————none————— |
| If you are pregnant | Office visits | 10% <u>Coins</u> | 20% <u>Coins</u> | 40% <u>Coins</u> | <u>Cost sharing</u> does not apply for <u>preventive services</u> when provided by a <u>preferred provider</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or |
| | Childbirth/delivery professional services | 10% <u>Coins</u> | 20% <u>Coins</u> | 40% <u>Coins</u> | |

*For more information about limitations and exceptions, see [plan](#) or policy document at www.uhcsr.com/vanderbilt

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|--|---------------------------------------|--|---|---|--|
| | | Select Provider | Preferred Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| | | | | | <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
| | Childbirth/delivery facility services | 10% <u>Coins</u> | 20% <u>Coins</u> | 40% <u>Coins</u> | —————none————— |
| If you need help recovering or have other special health needs | <u>Home health care</u> | 20% <u>Coins</u> | 20% <u>Coins</u> | 20% <u>Coins</u> | —————none————— |
| | <u>Rehabilitation services</u> | 10% <u>Coins</u> | 20% <u>Coins</u> | 40% <u>Coins</u> | —————none————— |
| | <u>Habilitation services</u> | 10% <u>Coins</u> | 20% <u>Coins</u> | 40% <u>Coins</u> | —————none————— |
| | <u>Skilled nursing care</u> | 10% <u>Coins</u> | 20% <u>Coins</u> | 40% <u>Coins</u> | —————none————— |
| | <u>Durable medical equipment</u> | 20% <u>Coins</u> | 20% <u>Coins</u> | 20% <u>Coins</u> | —————none————— |
| | <u>Hospice services</u> | 10% <u>Coins</u> | 20% <u>Coins</u> | 40% <u>Coins</u> | —————none————— |
| If your child needs dental or eye care | Children's eye exam | See your plan's Pediatric Vision Benefit Details | \$20 <u>Copay</u> per exam; <u>ded</u> does not apply | 50% <u>Coins</u> ; <u>ded</u> does not apply | See your <u>plan's</u> Pediatric Vision Benefit Details. Age limits apply.* |
| | Children's glasses | See your plan's Pediatric Vision Benefit Details | Lens: \$40 <u>Copay</u> ; <u>ded</u> does not apply Frames: Tiered <u>Copays</u> from no charge to 40% based on retail cost. <u>ded</u> does not apply | 50% <u>Coins</u> ; <u>ded</u> does not apply | See your <u>plan's</u> Pediatric Vision Benefit Details. Age limits apply.* |
| | Children's dental check-up | See your plan's Pediatric | 50% <u>Coins</u> | 50% <u>Coins</u> | See your <u>plan's</u> Pediatric Dental Benefit Details. Age limits apply.* |

*For more information about limitations and exceptions, see plan or policy document at www.uhcsr.com/vanderbilt

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|----------------------|-----------------------|------------------------|---|---|--|
| | | Select Provider | Preferred Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| | | Dental Benefit Details | | | |

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Bariatric surgery
- Hearing aids except as specifically provided in the Policy
- Routine eye care (Adult) except as specifically provided in the Policy
- Cosmetic surgery except as specifically provided in the Policy
- Infertility treatment
- Weight loss programs
- Dental care (Adult) except as specifically provided in the Policy
- Long-term care

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

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

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Tennessee Department of Commerce & Insurance at 1-800-342-4029 or visit <http://www.tn.gov/commerce>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Tennessee Department of Commerce & Insurance at 1-800-342-4029 or visit <http://www.tn.gov/commerce>.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-260-2723.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-260-2723.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-260-2723.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-260-2723.

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

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

| Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery) | | Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition) | | Mia's Simple Fracture (in-network emergency room visit and follow up care) | |
|--|-----------------|--|----------------|---|----------------|
| ■ The plan's overall deductible | \$250 | ■ The plan's overall deductible | \$250 | ■ The plan's overall deductible | \$250 |
| ■ Specialist coinsurance | 20% | ■ Specialist coinsurance | 20% | ■ Specialist coinsurance | 20% |
| ■ Hospital (facility) coinsurance | 20% | ■ Hospital (facility) coinsurance | 20% | ■ Hospital (facility) coinsurance | 20% |
| ■ Other coinsurance | 20% | ■ Other coinsurance | 20% | ■ Other coinsurance | 20% |
| This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>) | | This EXAMPLE event includes services like: Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>) | | This EXAMPLE event includes services like: Emergency room care (<i>including medical supplies</i>) Diagnostic test (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services(<i>physical therapy</i>) | |
| Total Example Cost | \$12,800 | Total Example Cost | \$7,400 | Total Example Cost | \$1,900 |
| In this example, Peg would pay: | | In this example, Joe would pay: | | In this example, Mia would pay: | |
| <i>Cost Sharing</i> | | <i>Cost Sharing</i> | | <i>Cost Sharing</i> | |
| Deductibles | \$250 | Deductibles | \$250 | Deductibles | \$250 |
| Copayments | \$20 | Copayments | \$700 | Copayments | \$0 |
| Coinsurance | \$2,500 | Coinsurance | \$400 | Coinsurance | \$200 |
| <i>What isn't covered</i> | | <i>What isn't covered</i> | | <i>What isn't covered</i> | |
| Limits or exclusions | \$60 | Limits or exclusions | \$60 | Limits or exclusions | \$0 |
| The total Peg would pay is | \$2,830 | The total Joe would pay is | \$1,410 | The total Mia would pay is | \$450 |

The plan would be responsible for the other costs of these EXAMPLE covered services.

NON-DISCRIMINATION NOTICE

UnitedHealthcare **Student**Resources 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>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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

Mail: U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

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.

Marathi

भाषेच्या मदतीची सुविधा आपल्याला विनामूल्य उपलब्ध आहे. त्यासाठी 1-866-260-2723 या क्रमांकावर संपर्क करा.

Marshallese

Kwomaroñ bōk jermal in jipañ in kajin ilo ejjelok wōpāñ. Jouj in kallōk 1-866-260-2723.

Micronesian - Pohnpeian

Mie sawas en mahsen ong komwi, soh isepc. Melau eker 1-866-260-2723.

Navajo

Saad bee aka'e'eyeed bee aka'nida'wo'igii t'aa' jik'eh bee nich'i' bee na'ahoot'i. T'aa' shoqodi kohji' 1-866-260-2723 hodiilnih.

Nepali

भाषा सहायता सेवाहरू नि:शुल्क उपलब्ध छन्। कृपया 1-866-260-2723 मा कल गर्नुहोस्।

Nilotic-Dinka

Kāk ē kuny ajuseē ē thok at5 tīnē yīn abac tē cīn wēu yeke thiēēc. Yin cōl 1-866-260-2723.

Norwegian

Du kan få gratis språkhjelp. Ring 1-866-260-2723.

Pennsylvania Dutch

Schprooch iwresetze Hilf kansch du frei hawwe. Ruf 1-866-260-2723.

Persian-Farsi

خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره 1-866-260-2723 تماس بگیرید.

Polish

Możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-866-260-2723.

Portuguese

Oferecemos serviço gratuito de assistência de idioma. Ligue para 1-866-260-2723.

Punjabi

ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹਨ। ਕਿਰਪਾ ਕਰਕੇ 1-866-260-2723 'ਤੇ ਕਾਲ ਕਰੋ।

Romanian

Vi se pun la dispozitie, in mod gratuit, servicii de traducere. Va rugam sa sunati la 1-866-260-2723.

Russian

Языковые услуги предоставляются вам бесплатно. Звоните по телефону 1-866-260-2723.

Samoan - Fa'asamoa

O loo maua fesoasoani mo gagana mo oe ma e le totogia. Faamolemole telefoni le 1-866-260-2723.

Serbo- Croatian

Možete besplatno koristiti usluge prevodioca. Molimo nazovite 1-866-260-2723.

Somali

Adeegyada taageerada luqadda oo bilaash ah ayaa la heli karaa. Fadlan wac 1-866-260-2723.

Spanish

Hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-866-260-2723.

Sudanic- Fuffulde

Bi woodi walliinde dow wolde caahu ngam maada. Noodu 1-866-260-2723.

Swahili

Huduma za msaada wa lugha zinapatikana kwa ajili yako bure. Tafadhali piga simu 1-866-260-2723.

Syriac- Assyrian

ܗܘܕܘܡܐ ܘܨܘܠܘܢܐ ܕܘܠܘܘܘܬܐ ܕܟܘܨܟܘܢܐ ܕܗܘܘܬܐ ܕܘܨܘܠܘܢܐ ܕܘܨܘܠܘܢܐ ܕܘܨܘܠܘܢܐ ܕܘܨܘܠܘܢܐ ܕܘܨܘܠܘܢܐ ܕܘܨܘܠܘܢܐ ܕܘܨܘܠܘܢܐ. 1-866-260-2723

Tagalog

Ang mga serbisyo ng tulong sa wika ay available para sa iyo ng walang bayad. Mangyaring tumawag sa 1-866-260-2723.

Telugu

భాషా సహాయం అందించడానికి ఉచితంగా మాకు కానుకగా అందుబాటులో ఉన్నాయి. దయ చేసి 1-866-260-2723 కి కాల్ చేయండి.

Thai

มีบริการความช่วยเหลือด้านภาษาให้โดยที่คุณไม่ต้องเสียค่าใช้จ่ายแต่อย่างใด โปรดโทรศัพท์ถึงหมายเลข 1-866-260-2723

Tongan- Fakatonga

'Oku 'i ai pē 'a e sēvesi ki he lea' ke tokoni kiate koe pea 'oku 'atā ia ma'au 'o 'ikai ha totongi. Kātaki 'o tā ki he 1-866-260-2723.

Trukese (Chuukese)

En mei tongeni angei aninisin emon chen chialcku, ese kamo. Kose mochen kopwe kokkori 1-866-260-2723.

Turkish

Dil yardım hizmetleri size ücretsiz olarak sunulmaktadır. Lütfen 1-866-260-2723 numarayı arayınız.

Ukrainian

Послуги перекладу надаються вам безкоштовно. Дзвоніть за номером 1-866-260-2723.

Urdu

زبان کے حوالے سے معاونتی خدمات آپ کے لیے بلا معاوضہ دستیاب ہیں۔ برہمپر دستی 1-866-260-2723 پر کل کریں.

Vietnamese

Dịch vụ hỗ trợ ngôn ngữ, miễn phí, dành cho quý vị. Xin vui lòng gọi 1-866-260-2723.

Yiddish

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Yoruba

Isẹ̀ iranlọwọ̀ èdè tí ọ̀ jẹ̀ ọ̀fẹ́, wà fún ọ. Pe 1-866-260-2723.