

International Student Injury and Sickness Insurance Plan for Chinese Service Center for Scholarly Exchange 2013-2014

Chinese Service Center for Scholarly Exchange is pleased to offer an Injury and Sickness Insurance Plan underwritten by Student Resources (SPC) Ltd., a UnitedHealth Group Company, to its members. International students, scholars, exchange program participants, participating in Optional Practical Training, internships, research and teaching, with a valid passport and all types of visas that allow for study who have not applied for permanent residency in the U.S. are eligible to enroll in the plan on a voluntary basis.

This plan is underwritten by Student Resources (SPC) Ltd., a UnitedHealth Group Company, and is based on policy 2013-1716-15.

Highlights of the Coverage and Services:

- Up to \$1,250,000 Per Insured Person Per Policy Year Maximum Benefit for Covered Medical Expenses.
- \$500 Deductible per Insured Person per Policy Year for Preferred Providers, \$1,250 Deductible per Insured Person per Policy Year for Out of Network Providers.
- Covered Medical Expenses for Preferred Providers are payable at 70% of Preferred Allowance. Out of Network benefits are payable at 50% of Usual and Customary charges up to \$12,000, then 80% of Usual and Customary Charges thereafter (all benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and copays as described in the policy).
- Preferred Provider Out-of-Pocket Maximum of \$7,500 Per Insured Person, Per Policy Year. After the Preferred Provider Out-of-Pocket Maximum has been satisfied, covered medical expenses will be paid at 100% up to the policy Maximum Benefit subject to any applicable benefit maximums. Refer to the plan brochure for details about how the Out-of-Pocket Maximum applies.
- Prescription Drug Benefits: \$25 Copay for Tier 1 / \$40 Copay for Tier 2 / \$60 Copay for Tier 3 up to a 31-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP). Prescriptions must be filled at a UHCP network pharmacy.
- Preventive Care Services which include, but are not limited to, annual physicals, GYN exams, routine screenings and immunizations are covered at 100% with no copay or deductible only when the services are received from a Preferred Provider. Preventive Care limitations apply based on age and risk group factors.
- Coverage available for eligible Dependents (as defined in the policy) who accompany the student and have similar visa or passport.
- The Preferred Provider Network for this plan is UnitedHealthcare Choice Plus. Preferred Providers can be found using the following link, <http://www.uhcsr.com/lookupredirect.aspx?delsys=52>
- FrontierMEDEX – International Students are covered worldwide except in their home country.
- Online Services: Insureds have online access to their claims status, EOBs, ID Cards, network providers, correspondence and coverage account information by logging in to My Account at www.uhcsr.com/myaccount. To create an online account, select the “create My Account Now” link and follow the simple, onscreen directions. All you need is your 7-digit Insurance ID number or the email address on file. Insureds can also visit our mobile site at my.uhcsr.com to access an electronic ID card.

Please read the plan brochure to determine whether this plan is right for you before you enroll. The plan brochure provides details of the coverage including costs, benefits, exclusions, any reductions or limitations and the terms under which the coverage may be continued in force. Copies of the brochure are available from the New York Service Center for Chinese Study Fellows, or may be viewed and downloaded at www.uhcsr.com/chineseservicecenter

If you have any questions, please contact Customer Service at 888-344-6017 or customerservice@uhcsr.com.

This Policy is a Non-Renewable One-Year Term Policy .



*Rates	Three Months	Four Months	Five Months	Six Months	Seven Months	Eight Months	Nine Months	Ten Months	Eleven Months	Twelve Months
Student-Age 24 and Under	\$ 210	\$ 280	\$ 350	\$ 420	\$ 490	\$ 560	\$ 630	\$ 700	\$ 770	\$ 840
Student-Age 24 to 29	\$ 352	\$ 470	\$ 587	\$ 705	\$ 822	\$ 940	\$ 1,056	\$ 1,174	\$ 1,292	\$ 1,408
Student-Age 30 and Older	\$ 622	\$ 829	\$ 1,036	\$ 1,244	\$ 1,450	\$ 1,658	\$ 1,865	\$ 2,071	\$ 2,279	\$ 2,485
Spouse	\$ 1,989	\$ 2,650	\$ 3,312	\$ 3,974	\$ 4,636	\$ 5,298	\$ 5,961	\$ 6,622	\$ 7,285	\$ 7,945
Each Child	\$ 695	\$ 926	\$ 1,157	\$ 1,388	\$ 1,620	\$ 1,851	\$ 2,083	\$ 2,314	\$ 2,544	\$ 2,774

*This plan is effective from 7/15/13 - 10/15/14 and the Annual enrollment is for 12 months during this time.

Pre-Existing Condition means any condition which originates, is diagnosed, treated or recommended for treatment within the 6 months immediately prior to the Insured's Effective Date under the policy.

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. Nicotine addiction, except as specifically provided in the policy;
4. Milieu therapy, learning disabilities, behavioral problems, intensive behavioral therapies, such as applied behavioral analysis; parent-child problems, conceptual handicap, developmental delay or disorder or mental retardation;
5. Biofeedback;
6. Circumcision;
7. Congenital conditions, except as specifically provided for Newborn or adopted Infants;
8. Cosmetic procedures, except cosmetic surgery required to correct an Injury for which benefits are otherwise payable under this policy or for newborn or adopted children;
9. 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;
10. Dental treatment, except for accidental Injury to Sound, Natural Teeth;
11. Elective Surgery or Elective Treatment;
12. Elective abortion;
13. Eye examinations, eye refractions, eyeglasses, contact lenses, prescriptions or fitting of eyeglasses or contact lenses, vision correction surgery, or other treatment for visual defects and problems; except when due to a covered Injury or disease process;
14. Flat foot conditions; supportive devices for the foot; subluxations of the foot; fallen arches; weak feet; chronic foot strain; symptomatic complaints of the feet; and routine foot care including the care, cutting and removal of corns, calluses, toenails, and bunions (except capsular or bone surgery);
15. Health spa or similar facilities; strengthening programs;
16. Hearing examinations; hearing aids; or other treatment for hearing defects and problems, except as a result of an infection or trauma. "Hearing defects" means any physical defect of the ear which does or can impair normal hearing, apart from the disease process;
17. Hirsutism; alopecia;
18. Hypnosis;
19. 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;
20. Injury caused by, contributed to, or resulting from the addiction to or use of alcohol, intoxicants, hallucinogenics, illegal drugs, or any drugs or medicines that are not taken in the recommended dosage or for the purpose prescribed by the Insured Person's Physician;
21. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation;
22. Injury or Sickness inside the Insured's home country;
23. Injury or Sickness outside the United States and its possessions, Canada or Mexico, except for a Medical Emergency when traveling for academic study abroad programs, business or pleasure or to or from the Insured's home country;
24. Injury or Sickness when claims payment and/or coverage is prohibited by applicable law;
25. Injury sustained while (a) participating in any intercollegiate, or professional sport, contest or competition; (b) traveling to or from such sport, contest or competition as a participant; or (c) while participating in any practice or conditioning program for such sport, contest or competition;
26. Investigational services;
27. Lipectomy;
28. Motor vehicle Injury;
29. Nuclear, chemical or biological Contamination, whether direct or indirect. "Contamination" means the contamination or poisoning of people by nuclear and/or chemical and/or biological substances which cause Sickness and/or death;
30. Outpatient Physiotherapy; except for a condition that required surgery or Hospital Confinement: 1) within the 30 days immediately preceding such Physiotherapy; or 2) within the 30 days immediately following the attending Physician's release for rehabilitation;
31. Participation in a riot or civil disorder; commission of or attempt to commit a felony; or fighting;
32. Pre-existing Conditions, except for individuals who have been continuously insured under the New York Service Center for Chinese Study Fellows Low Option Plan insurance policy for at least 12 consecutive months. The Pre-existing Condition exclusionary period will be reduced by the total number of months that the Insured provides documentation of continuous coverage under a prior health insurance policy which provided benefits similar to this policy provided the coverage was continuous to a date within 63 days prior to the Insured's effective date under this policy;
33. Prescription Drugs, services or supplies as follows:
 - a. 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;
 - b. Immunization agents, except as specifically provided in the policy, biological sera, blood or blood products administered on an outpatient basis;
 - c. Drugs labeled, "Caution - limited by federal law to investigational use" or experimental drugs;
 - d. Products used for cosmetic purposes;
 - e. Drugs used to treat or cure baldness; anabolic steroids used for body building;
 - f. Anorectics - drugs used for the purpose of weight control;
 - g. Fertility agents or sexual enhancement drugs, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra;
 - h. Growth hormones;
 - i. Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.
34. Reproductive/Infertility services including but not limited to: family planning; fertility tests; infertility (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception; premarital examinations; impotence, organic or otherwise; female sterilization procedures; vasectomy; sexual reassignment surgery; reversal of sterilization procedures;
35. 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;
36. Routine Newborn Infant Care, well-baby nursery and related Physician charges; except as specifically provided in the policy;
37. Preventive care services; routine physical examinations and routine testing; preventive testing or treatment; screening exams or testing in the absence of Injury or Sickness; except as specifically provided in the policy;
38. Services provided normally without charge by the Health Service of the institution attended by the Insured; or services covered or provided by a student health fee;
39. 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 purulent sinusitis;
40. Skydiving, parachuting, hang gliding, glider flying, parasailing, sail planing, bungee jumping, or flight in any kind of aircraft, except while riding as a passenger on a regularly scheduled flight of a commercial airline;
41. Sleep disorders;
42. Speech therapy; naturopathic services;
43. Suicide or attempted suicide while sane or insane (including drug overdose); or intentionally self-inflicted Injury;
44. Supplies, except as specifically provided in the policy;
45. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, or gynecomastia; except as specifically provided in the policy;
46. Travel in or upon, sitting in or upon, alighting to or from, or working on or around any motorcycle or recreational vehicle including but not limiting to: two- or three-wheeled motor vehicle; four-wheeled all-terrain vehicle (ATV); jet ski; ski cycle; or snowmobile;
47. Treatment in a Government hospital, unless there is a legal obligation for the Insured Person to pay for such treatment;
48. War or any act of war, declared or undeclared; or while in the armed forces of any country (a pro-rata premium will be refunded upon request for such period not covered); and
49. Weight management, weight reduction, nutrition programs, treatment for obesity, surgery for removal of excess skin or fat.