

# Student Injury and Sickness Insurance Plan for University of Alaska Fairbanks 2013-2014



University of Alaska is pleased to offer an Injury and Sickness Insurance Plan underwritten by UnitedHealthcare Insurance Company. All students who are enrolled in a UAF graduate program and are paid a stipend must be enrolled in this plan on a mandatory basis.

## Highlights of the Coverage and Services offered by UnitedHealthcare StudentResources are:

- Up to \$500,000 each Injury or Sickness Maximum Benefit for Covered Medical Expenses.
- \$300 Deductible for each Injury or Sickness. \$600 Deductible for all Insureds in a Family, Per Policy Year. The Deductible is waived if Sickness or Injury is treated at the Student Health and Counseling Center and benefits are not subject to the Policy exclusions.
- Covered Medical Expenses for 80% of Preferred Allowance and Out-of-Network benefits are payable at 80% of Usual and Customary charges (all benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the policy).
- Prescription Drug Benefits: \$10 Copay for Tier 1 / \$20 Copay for Tier 2 / 40% coinsurance for Tier 3 up to a 31-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP). Mail order through UHCP at 2.5 times the retail Copay up to a 90 day supply. 80% of Usual and Customary Charges up to a 31-day supply per Prescription at an Out-of-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. Please see [www.healthcare.gov](http://www.healthcare.gov) for complete details of the services provided for specific age and risk groups
- Coverage available for eligible Dependents and Domestic Partners.
- The Preferred Provider Network for this plan is UnitedHealthcare Options PPO. Preferred Providers can be found using the following link, <http://www.uhcsr.com/lookupredirect.aspx?delsys=01>.
- FrontierMEDEX – Domestic Students are eligible for FrontierMEDEX services when 100 miles or more away from your campus address and 100 miles or more away from your permanent home address. International Students are covered worldwide except in their home country.
- Online Services: UnitedHealthcare StudentResources 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](http://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](http://my.uhcsr.com) to access an electronic ID card.

This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy 2013-335-2.

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 University, or may be viewed and downloaded at [www.UHCSR.com](http://www.UHCSR.com).

If you have any questions, please contact Customer Service at 800-767-0700 or [customerservice@uhcsr.com](mailto:customerservice@uhcsr.com).

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



To enroll dependents go to [www.UHCSR.com](http://www.UHCSR.com), and click on “Find My School’s Plan” link to locate the enrollment form.

**Your student health insurance coverage, offered by UnitedHealthcare Insurance Company may not meet the minimum standards required by the healthcare reform law for restrictions on annual dollar limits. The annual dollar limits ensure that consumers have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are \$1.25 million for policy years before September 23, 2012; and \$2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014. Restrictions on annual dollar limits for student health insurance coverage are \$100,000 for policy years before September 23, 2012 and \$500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage puts a policy year limit of \$500,000 for each Injury or Sickness that applies to the essential benefits provided in the Schedule of Benefits unless otherwise specified. If you have any questions or concerns about this notice, contact Customer Service at 1-800-767-0700. Be advised that you may be eligible for coverage under a group health plan of a parent’s employer or under a parent’s individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent’s employer plan or the parent’s individual health insurance issuer for more information.**

	Annual	Fall	Spring	Spring/Summer	Summer
	8/25/13 - 8/24/14	8/25/13 - 1/4/14	1/5/14 - 5/16/14	1/5/14 - 8/24/14	5/17/14 - 8/24/14
<b>Student</b>	\$2,087	\$761	\$754	\$1,326	\$572
<b>Spouse</b>	\$6,976	\$2,542	\$2,523	\$4,434	\$1,911
<b>Each Child</b>	\$2,987	\$1,088	\$1,080	\$1,899	\$819
<b>All Children</b>	\$6,876	\$2,505	\$2,487	\$4,371	\$1,884

NOTE: The amounts stated above include certain fees charged by the school you are receiving coverage through. Such fees may include amounts which are retained by your school (to, for example, cover your school's administrative costs associated with offering this health plan) as well as amounts which are paid to certain non-insurer vendors or consultants by, or at the direction of, your school.

**PRE-EXISTING CONDITION** means: 1) the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the 6 months immediately prior to the Insured's Effective Date under the policy; or, 2) 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) Allergy, including allergy testing;
- 3) Addiction, such as: caffeine addiction; non-chemical addiction, such as: gambling, sexual, spending, shopping, working and religious; codependency;
- 4) Learning disabilities;
- 5) Biofeedback;
- 6) Durable Medical Equipment;
- 7) Circumcision;
- 8) Congenital conditions, except as specifically provided for Newborn or adopted Infants;
- 9) 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;
- 10) Dental treatment, except as specifically provided in the Schedule of Benefits;
- 11) Elective Surgery or Elective Treatment;
- 12) Eye examinations, except as specifically provided in the Benefits for Well-baby Exams, 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 a disease process;
- 13) Routine foot care including the care, cutting and removal of corns, calluses, and bunions (except capsular or bone surgery);
- 14) Hearing examinations, except as specifically provided in the Benefits for Newborn Infant Hearing Screening or hearing aids; or cochlear implants; 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;
- 15) Hirsutism; alopecia;
- 16) 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;
- 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 (a) participating in any interscholastic, 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;
- 19) Organ transplants, including organ donation;
- 20) Participation in a riot or civil disorder; commission of or attempt to commit a felony;
- 21) Pre-existing Conditions, except for individuals who have been continuously insured under the school's student insurance policy for at least 6 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. This exclusion will not be applied to an Insured Person who is under age 19;
- 22) 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; or
  - i) 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: 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, except as specifically provided in the policy; vasectomy; sexual reassignment surgery; reversal of sterilization procedures;
- 24) Routine Newborn Infant Care, well-baby nursery and related Physician charges except as specifically provided in the policy;
- 25) 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;
- 26) Services provided normally without charge by the Health Service of the Policyholder; or 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 treatment of a covered Injury or treatment of chronic purulent sinusitis;
- 28) Skydiving, parachuting, hang gliding, glider flying, parasailing, sail planing, bungee jumping;
- 29) Sleep disorders;
- 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); and
- 34) Weight management, weight reduction, nutrition programs, treatment for obesity, surgery for removal of excess skin or fat.