2014–2015

Student Injury and Sickness Insurance Plan for Minnesota Community & Technical Colleges

Who is eligible to enroll?
All international students, international scholars, international faculty, and international visitors engaged in educational activities (or on medical leave approved by the Dept. of Homeland Security) are required to enroll in the plan except for those whose sponsoring government or agency certifies in writing that coverage is in effect under a plan provided by the sponsoring government or agency. F and J visa International students and scholars on Optional Practical Training (OPT) and Academic Training are eligible to participate in the plan on a voluntary basis. Eligible Dependents of the above groups can participate in the plan on a voluntary basis. Eligible Dependents are the student’s spouse and dependent children under 26 years of age.

Where can I get more information about the benefits available?
Please read the plan brochure to determine whether this plan is right before you enroll. The plan brochure provides details of the coverage including costs, benefits, exclusions, and reductions or limitations and the terms under which the coverage may be continued in force. Copies of the plan brochure are available from the University and may be viewed at www.uhcsr.com/mnscu.

Who can answer questions I have about the plan?
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How much does the plan cost?

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**Preferred Providers**

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

**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. 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 download our UHCSR Mobile App available on Google Play and Apple’s App Store.

**Other Coverage**

Accident coverage for Intercollegiate sports injury is available under a separate policy, 2014-1757-48.
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. Acupuncture.
2. Addiction, such as:
   - Caffeine addiction.
   - Non-chemical addiction, such as: gambling, sexual, spending, shopping, working and religious.
   - Codependency.
3. Learning disabilities.
5. Congenital Conditions, except as specifically provided for:
   - Habilitative Services.
   - Services to remove port wine stains.
   - Benefits for Reconstructive Surgery and Benefits for Cleft Lip and Cleft Palate.
   - Newborn Infants.
6. Cosmetic procedures, except reconstructive procedures to:
   - Correct an Injury or treat a Sickness for which benefits are otherwise payable under this policy. The primary result of the procedure is not a changed or improved physical appearance.
   - Remove port wine stains.
   - Treat or correct Congenital Conditions of a Newborn Infant.
7. Dental treatment, except:
   - For accidental Injury to Sound, Natural Teeth.
   - As described under Dental Treatment in the policy.
   This exclusion does not apply to benefits specifically provided in Pediatric Dental Services.
8. Elective Surgery or Elective Treatment.
9. Flight in any kind of aircraft, except while riding as a passenger on a regularly scheduled flight of a commercial airline or chartered aircraft only while participating in a school sponsored activity.
10. Foot care for the following:
   - Routine foot care including the care, cutting and removal of corns, calluses, toenails, and bunions (except capsular or bone surgery).
   This exclusion does not apply to preventive foot care for Insured Persons with diabetes.
11. 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.
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   - Hearing defects or hearing loss as a result of an infection or Injury.
   - External hearing aids or bone anchored hearing aids once every 3 years for an Insured Person age 18 or younger with a hearing lost that is not correctable by other services provided in the policy.
   - Benefits specifically provided in the policy.
12. Hirsutism.
13. 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.
14. Injury caused by, contributed to, or resulting from being under the influence of any narcotic unless on the advice of and prescribed by the Insured Person’s Physician.
15. Injury or Sickness for which benefits are paid or payable under any Workers’ Compensation or Occupational Disease Law or Act, or similar legislation.
16. Injury sustained while:
   - Participating in any interscholastic, 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.
17. Commission of or attempt to commit a felony.
18. 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. Biological sera.
   - Drugs labeled, “Caution - limited by federal law to investigational use” or experimental drugs, except as specifically provided in Benefits for Cancer Drug Coverage.
   - 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.
19. Reproductive/Infertility services including but not limited to the following:
   - Procreative counseling.
   - Genetic counseling and genetic testing, except as specifically provided in the policy under the Genetic Testing benefit.
   - Cryopreservation of reproductive materials. Storage of reproductive materials.
   - Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception, except to diagnose the underlying cause of the infertility.
   - Premarital examinations.
   - Impotence, organic or otherwise.
   - Female sterilization procedures, except as specifically provided in the policy.
   - Vasectomy.
   - Reversal of sterilization procedures.

20. Routine eye examinations. Eye refractions. Eyeglasses. Contact lenses. Prescriptions or fitting of eyeglasses or contact lenses. Vision correction surgery. Treatment for visual defects and problems. 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 the initial evaluation, fitting, and initial pair of eyeglasses or contact lenses for: a) the post-operative treatment of cataracts; and b) the treatment of aphakia or keratoconous.
   - To benefits specifically provided in the policy.

21. Routine Newborn Infant Care and well-baby nursery and related Physician charge, except as specifically provided in the policy.

22. Preventive care services, except as specifically provided in the policy, including:
   - Routine physical examinations and routine testing.
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23. Services provided normally without charge by the Health Service of the Policyholder. Services covered or provided by the student health fee.


25. Bungee jumping.

26. Sleep disorders.

27. Stand-alone multi-disciplinary smoking cessation programs. These are programs that usually include health care providers specializing in smoking cessation and may include a psychologist, social worker or other licensed or certified professional.

28. Supplies, except as specifically provided in the policy.

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

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

31. 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).

2014–2015

Student Injury and Sickness Insurance Plan for Bemidji State University

Who is eligible to enroll?
All international students, international scholars, international faculty, and international visitors engaged in educational activities (or on medical leave approved by the Dept. of Homeland Security) are required to enroll in the plan except for those whose sponsoring government or agency certifies in writing that coverage is in effect under a plan provided by the sponsoring government or agency. F and J visa International students and scholars on Optional Practical Training (OPT) and Academic Training are eligible to participate in the plan on a voluntary basis. Eligible Dependents of the above groups can participate in the plan on a voluntary basis. Eligible Dependents are the student’s spouse and dependent children under 26 years of age.

Where can I get more information about the benefits available?
Please read the plan brochure to determine whether this plan is right before you enroll. The plan brochure provides details of the coverage including costs, benefits, exclusions, and reductions or limitations and the terms under which the coverage may be continued in force. Copies of the plan brochure are available from the University and may be viewed at www.uhcsr.com/mnscu.

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2014–2015

Student Injury and Sickness Insurance Plan for Minnesota State University - Moorhead

Who is eligible to enroll?
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| **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 applicable benefit maximums. Refer to the plan brochure for details about how the Out-of-Pocket Maximum applies. | $6,350 Per Insured Person, Per Policy Year  
$12,700 For all Insureds in a Family, Per Policy Year |
| **Coinsurance**         | 80% to $2,500, then 100% thereafter                                                | 80% to $2,500, then 100% thereafter                                                    |
| **Prescription Drugs**  | UnitedHealthcare Pharmacy (UHCP)  
$15 Copay for Tier 1  
$30 Copay for Tier 2  
40% Coinsurance for Tier 3  
Up to a 31-day supply per prescription | No Benefits                                                                            |
| **Preventive Care Services** | 100% of Preferred Allowance                                                              | No Benefits                                                                            |
| **Pediatric Dental and Vision Benefits** | Refer to the plan brochure for details (age limits apply).                              |                                                                                         |
| **FrontierMEDEX**       | International Students are covered worldwide except in their home country.             |                                                                                         |

### Preferred Providers
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](http://www.uhcsr.com/lookupredirect.aspx?delsys=01)

### 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 download our UHCSR Mobile App available on Google Play and Apple’s App Store.

### Other Coverage
Accident coverage for Intercollegiate sports injury is available under a separate policy, 2014-1757-48.
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. Acupuncture.
2. Addiction, such as:
   - Caffeine addiction.
   - Non-chemical addiction, such as: gambling, sexual, spending, shopping, working and religious.
   - Codependency.
3. Learning disabilities.
5. Congenital Conditions, except as specifically provided for:
   - Habilitative Services.
   - Services to remove port wine stains.
   - Benefits for Reconstructive Surgery and Benefits for Cleft Lip and Cleft Palate.
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6. Cosmetic procedures, except reconstructive procedures to:
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    - Hearing defects or hearing loss as a result of an infection or Injury.
    - External hearing aids or bone anchored hearing aids once every 3 years for an Insured Person age 18 or younger with a hearing lost that is not correctable by other services provided in the policy.
    - Benefits specifically provided in the policy.
12. Hirsutism.
13. 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.
14. Injury caused by, contributed to, or resulting from being under the influence of any narcotic unless on the advice of and prescribed by the Insured Person’s Physician.
15. Injury or Sickness for which benefits are paid or payable under any Workers’ Compensation or Occupational Disease Law or Act, or similar legislation.
16. Injury sustained while:
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    - 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.
17. Commission of or attempt to commit a felony.
18. Prescription Drugs, services or supplies as follows:
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    - Immunization agents, except as specifically provided in the policy. Biological sera.
    - Drugs labeled, “Caution - limited by federal law to investigational use” or experimental drugs, except as specifically provided in Benefits for Cancer Drug Coverage.
    - 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.
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   - Genetic counseling and genetic testing, except as specifically provided in the policy under the Genetic Testing benefit.
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   - Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception, except to diagnose the underlying cause of the infertility.
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   - Vasectomy.
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   - To the initial evaluation, fitting, and initial pair of eyeglasses or contact lenses for: a) the post-operative treatment of cataracts; and b) the treatment of aphakia or keratoconous.
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21. Routine Newborn Infant Care and well-baby nursery and related Physician charge, except as specifically provided in the policy.

22. Preventive care services, except as specifically provided in the policy, including:
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23. Services provided normally without charge by the Health Service of the Policyholder. Services covered or provided by the student health fee.


25. Bungee jumping.

26. Sleep disorders.

27. Stand-alone multi-disciplinary smoking cessation programs. These are programs that usually include health care providers specializing in smoking cessation and may include a psychologist, social worker or other licensed or certified professional.

28. Supplies, except as specifically provided in the policy.

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

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

31. 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).

2014–2015

Student Injury and Sickness
Insurance Plan for
St. Cloud State University

Who is eligible to enroll?
All international students, international scholars, international faculty, and international visitors engaged in educational activities (or on medical leave approved by the Dept. of Homeland Security) are required to enroll in the plan except for those whose sponsoring government or agency certifies in writing that coverage is in effect under a plan provided by the sponsoring government or agency. F and J visa International students and scholars on Optional Practical Training (OPT) and Academic Training are eligible to participate in the plan on a voluntary basis. Eligible Dependents of the above groups can participate in the plan on a voluntary basis. Eligible Dependents are the student’s spouse and dependent children under 26 years of age.

Where can I get more information about the benefits available?
Please read the plan brochure to determine whether this plan is right before you enroll. The plan brochure provides details of the coverage including costs, benefits, exclusions, and reductions or limitations and the terms under which the coverage may be continued in force. Copies of the plan brochure are available from the University and may be viewed at www.uhcsr.com/mnscu.

Who can answer questions I have about the plan?
If you have questions please contact Customer Service at 888-251-6243 or customerservice@uhcsr.com.

How much does the plan cost?

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<th>Rates</th>
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<td>$1,009.00</td>
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<td>Each Child</td>
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<td>$1,337.00</td>
<td>$627.00</td>
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<tr>
<td>All Children</td>
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<td>$1,333.00</td>
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<td>All Dependents</td>
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This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2014-1757-4. The Policy is a Non-Renewable One-Year Term Policy.
### Highlights of the Coverage and Services offered by UnitedHealthcare StudentResources

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<td>100% of Preferred Allowance</td>
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<td><strong>Including but not limited to:</strong> annual physicals, GYN exams, routine screenings and immunizations. No copay or Deductible when the services are received from a Preferred Provider. Please see <a href="http://www.healthcare.gov">www.healthcare.gov</a> for complete details of the services provided for specific age and risk groups.</td>
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**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. 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 download our UHCSR Mobile App available on Google Play and Apple’s App Store.

**Other Coverage**

Accident coverage for Intercollegiate sports injury is available under a separate policy, 2014-1757-48.
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. Acupuncture.
2. Addiction, such as:
   - Caffeine addiction.
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   • Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception, except to diagnose the underlying cause of the infertility.
   • Premarital examinations.
   • Impotence, organic or otherwise.
   • Female sterilization procedures, except as specifically provided in the policy.
   • Vasectomy.
   • Reversal of sterilization procedures.

20. Routine eye examinations. Eye refractions. Eyeglasses. Contact lenses. Prescriptions or fitting of eyeglasses or contact lenses. Vision correction surgery. Treatment for visual defects and problems. This exclusion does not apply as follows:
   • When due to a covered Injury or disease process.
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2014–2015
Student Injury and Sickness Insurance Plan for Southwest Minnesota State University

Who is eligible to enroll?
All international students, international scholars, international faculty, and international visitors engaged in educational activities (or on medical leave approved by the Dept. of Homeland Security) are required to enroll in the plan except for those whose sponsoring government or agency certifies in writing that coverage is in effect under a plan provided by the sponsoring government or agency. F and J visa International students and scholars on Optional Practical Training (OPT) and Academic Training are eligible to participate in the plan on a voluntary basis. Eligible Dependents of the above groups can participate in the plan on a voluntary basis. Eligible Dependents are the student’s spouse and dependent children under 26 years of age.

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16. Injury sustained while:
   - Participating in any interscholastic, intercollegiate, or professional sport, contest or competition.
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18. Prescription Drugs, services or supplies as follows:
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   • Cryopreservation of reproductive materials. Storage of reproductive materials.
   • Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception, except to diagnose the underlying cause of the infertility.
   • Premarital examinations.
   • Impotence, organic or otherwise.
   • Female sterilization procedures, except as specifically provided in the policy.
   • Vasectomy.
   • Reversal of sterilization procedures.
20. Routine eye examinations. Eye refractions. Eyeglasses. Contact lenses. Prescriptions or fitting of eyeglasses or contact lenses. Vision correction surgery. Treatment for visual defects and problems. 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 the initial evaluation, fitting, and initial pair of eyeglasses or contact lenses for: a) the post-operative treatment of cataracts; and b) the treatment of aphakia or keratoconous.
   • To benefits specifically provided in the policy.
21. Routine Newborn Infant Care and well-baby nursery and related Physician charge, except as specifically provided in the policy.
22. Preventive care services, except as 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.
23. Services provided normally without charge by the Health Service of the Policyholder. Services covered or provided by the student health fee.
25. Bungee jumping.
26. Sleep disorders.
27. Stand-alone multi-disciplinary smoking cessation programs. These are programs that usually include health care providers specializing in smoking cessation and may include a psychologist, social worker or other licensed or certified professional.
28. Supplies, except as specifically provided in the policy.
29. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, or gynecomastia, except as specifically provided in the policy.
30. Treatment in a Government hospital, unless there is an obligation for the Insured Person to pay for such treatment.
31. 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).
2014–2015

Student Injury and Sickness Insurance Plan for
Winona State University

Who is eligible to enroll?
All international students, international scholars, international faculty, and international visitors engaged in educational activities (or on medical leave approved by the Dept. of Homeland Security) are required to enroll in the plan except for those whose sponsoring government or agency certifies in writing that coverage is in effect under a plan provided by the sponsoring government or agency. F and J visa International students and scholars on Optional Practical Training (OPT) and Academic Training are eligible to participate in the plan on a voluntary basis. Eligible Dependents of the above groups can participate in the plan on a voluntary basis. Eligible Dependents are the student’s spouse and dependent children under 26 years of age.

Where can I get more information about the benefits available?
Please read the plan brochure to determine whether this plan is right before you enroll. The plan brochure provides details of the coverage including costs, benefits, exclusions, and reductions or limitations and the terms under which the coverage may be continued in force. Copies of the plan brochure are available from the University and may be viewed at www.uhcsr.com/mnscu.

Who can answer questions I have about the plan?
If you have questions please contact Customer Service at 888-251-6243 or customerservice@uhcsr.com.

How much does the plan cost?

<table>
<thead>
<tr>
<th>Rates</th>
<th>Annual 8/15/14 – 8/14/15</th>
<th>Spring/Summer 1/1/15 – 8/14/15</th>
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<td>Student</td>
<td>$1,197.00</td>
<td>$741.00</td>
<td>$348.00</td>
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<tr>
<td>Spouse</td>
<td>$3,473.00</td>
<td>$2,150.00</td>
<td>$1,009.00</td>
</tr>
<tr>
<td>Each Child</td>
<td>$2,159.00</td>
<td>$1,337.00</td>
<td>$627.00</td>
</tr>
<tr>
<td>All Children</td>
<td>$4,590.00</td>
<td>$2,842.00</td>
<td>$1,333.00</td>
</tr>
<tr>
<td>All Dependents</td>
<td>$8,063.00</td>
<td>$4,992.00</td>
<td>$2,342.00</td>
</tr>
</tbody>
</table>

This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2014-1757-4. The Policy is a Non-Renewable One-Year Term Policy.
### Highlights of the Coverage and Services offered by UnitedHealthcare Student Resources

<table>
<thead>
<tr>
<th></th>
<th>Preferred Providers</th>
<th>Out-of-Network Providers</th>
</tr>
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<tr>
<td>Overall Plan Maximum</td>
<td>There is no overall maximum dollar limit on the policy</td>
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<tr>
<td>Plan Deductible</td>
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<tr>
<td>Out-of-Pocket Maximum</td>
<td>$6,350 Per Insured Person, Per Policy Year</td>
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<tr>
<td>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 applicable benefit maximums. Refer to the plan brochure for details about how the Out-of-Pocket Maximum applies.</td>
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<tr>
<td>Coinsurance</td>
<td>80% to $2,500, then 100% thereafter</td>
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<td>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan brochure.</td>
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<tr>
<td>Prescription Drugs</td>
<td>UnitedHealthcare Pharmacy (UHCP)</td>
<td>No Benefits</td>
</tr>
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<td>Prescriptions must be filled at a UHCP network pharmacy. Mail order through UHCP at 2.5 times the retail copay up to a 90 day supply.</td>
<td>$15 Copay for Tier 1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$30 Copay for Tier 2</td>
<td></td>
</tr>
<tr>
<td></td>
<td>40% Coinsurance for Tier 3</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Up to a 31-day supply per prescription</td>
<td></td>
</tr>
<tr>
<td>Preventive Care Services</td>
<td>100% of Preferred Allowance</td>
<td>No Benefits</td>
</tr>
<tr>
<td>Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No copay or Deductible when the services are received from a Preferred Provider. Please see <a href="http://www.healthcare.gov">www.healthcare.gov</a> for complete details of the services provided for specific age and risk groups.</td>
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<tr>
<td>Pediatric Dental and Vision Benefits</td>
<td>Refer to the plan brochure for details (age limits apply).</td>
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<td>FrontierMEDEX</td>
<td>International Students are covered worldwide except in their home country.</td>
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**Preferred Providers**

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](http://www.uhcsr.com/lookupredirect.aspx?delsys=01)

**Online Services**

UnitedHealthcare Student Resources 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 download our UHCSR Mobile App available on Google Play and Apple’s App Store.

**Other Coverage**

Accident coverage for Intercollegiate sports injury is available under a separate policy, 2014-1757-48.
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. Acupuncture.
2. Addiction, such as:
   - Caffeine addiction.
   - Non-chemical addiction, such as: gambling, sexual, spending, shopping, working and religious.
   - Codependency.
3. Learning disabilities.
5. Congenital Conditions, except as specifically provided for:
   - Habilitative Services.
   - Services to remove port wine stains.
   - Benefits for Reconstructive Surgery and Benefits for Cleft Lip and Cleft Palate.
   - Newborn Infants.
6. Cosmetic procedures, except reconstructive procedures to:
   - Correct an Injury or treat a Sickness for which benefits are otherwise payable under this policy. The primary result of the procedure is not a changed or improved physical appearance.
   - Remove port wine stains.
   - Treat or correct Congenital Conditions of a Newborn Infant.
7. Dental treatment, except:
   - For accidental Injury to Sound, Natural Teeth.
   - As described under Dental Treatment in the policy.
   - This exclusion does not apply to benefits specifically provided in Pediatric Dental Services.
8. Elective Surgery or Elective Treatment.
9. Flight in any kind of aircraft, except while riding as a passenger on a regularly scheduled flight of a commercial airline or chartered aircraft only while participating in a school sponsored activity.
10. Foot care for the following:
    - Routine foot care including the care, cutting and removal of corns, calluses, toenails, and bunions (except capsular or bone surgery).
    - This exclusion does not apply to preventive foot care for Insured Persons with diabetes.
11. 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.
      - External hearing aids or bone anchored hearing aids once every 3 years for an Insured Person age 18 or younger with a hearing loss that is not correctable by other services provided in the policy.
      - Benefits specifically provided in the policy.
12. Hirsutism.
13. 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.
14. Injury caused by, contributed to, or resulting from being under the influence of any narcotic unless on the advice of and prescribed by the Insured Person’s Physician.
15. Injury or Sickness for which benefits are paid or payable under any Workers’ Compensation or Occupational Disease Law or Act, or similar legislation.
16. Injury sustained while:
    - Participating in any interscholastic, 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.
17. Commission of or attempt to commit a felony.
18. 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. Biological sera.
    - Drugs labeled, “Caution - limited by federal law to investigational use” or experimental drugs, except as specifically provided in Benefits for Cancer Drug Coverage.
    - 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.
19. Reproductive/Infertility services including but not limited to the following:
   - Procreative counseling.
   - Genetic counseling and genetic testing, except as specifically provided in the policy under the Genetic Testing benefit.
   - Cryopreservation of reproductive materials. Storage of reproductive materials.
   - Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception, except to diagnose the underlying cause of the infertility.
   - Premarital examinations.
   - Impotence, organic or otherwise.
   - Female sterilization procedures, except as specifically provided in the policy.
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   - Reversal of sterilization procedures.

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   - To the initial evaluation, fitting, and initial pair of eyeglasses or contact lenses for: a) the post-operative treatment of cataracts; and b) the treatment of aphakia or keratoconous.
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21. Routine Newborn Infant Care and well-baby nursery and related Physician charge, except as specifically provided in the policy.

22. Preventive care services, except as specifically provided in the policy, including:
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25. Bungee jumping.

26. Sleep disorders.

27. Stand-alone multi-disciplinary smoking cessation programs. These are programs that usually include health care providers specializing in smoking cessation and may include a psychologist, social worker or other licensed or certified professional.

28. Supplies, except as specifically provided in the policy.

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

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

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Student Injury and Sickness Insurance Plan for Metropolitan State University

Who is eligible to enroll?
All international students, international scholars, international faculty, and international visitors engaged in educational activities (or on medical leave approved by the Dept. of Homeland Security) are required to enroll in the plan except for those whose sponsoring government or agency certifies in writing that coverage is in effect under a plan provided by the sponsoring government or agency. F and J visa International students and scholars on Optional Practical Training (OPT) and Academic Training are eligible to participate in the plan on a voluntary basis. Eligible Dependents of the above groups can participate in the plan on a voluntary basis. Eligible Dependents are the student’s spouse and dependent children under 26 years of age.

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<tr>
<td>Student</td>
<td>$1,197.00</td>
<td>$741.00</td>
<td>$348.00</td>
</tr>
<tr>
<td>Spouse</td>
<td>$3,473.00</td>
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<td>$1,009.00</td>
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<td>Each Child</td>
<td>$2,159.00</td>
<td>$1,337.00</td>
<td>$627.00</td>
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<td>All Children</td>
<td>$4,590.00</td>
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<td>All Dependents</td>
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<td>$2,342.00</td>
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This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2014-1757-4. The Policy is a Non-Renewable One-Year Term Policy.
### Highlights of the Coverage and Services offered by UnitedHealthcare Student Resources

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<th>Overall Plan Maximum</th>
<th>Preferred Providers</th>
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</tr>
</thead>
<tbody>
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<td></td>
<td>There is no overall maximum dollar limit on the policy</td>
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</table>

<table>
<thead>
<tr>
<th>Plan Deductible</th>
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</table>

<table>
<thead>
<tr>
<th>Out-of-Pocket Maximum</th>
<th>Preferred Providers</th>
<th>Out-of-Network Providers</th>
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<tr>
<td>Overall Plan Maximum</td>
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</table>

**Out-of-Network Providers**

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 applicable benefit maximums. Refer to the plan brochure for details about how the Out-of-Pocket Maximum applies.

<table>
<thead>
<tr>
<th>Coinsurance</th>
<th>Preferred Providers</th>
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<tr>
<td>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan brochure.</td>
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<table>
<thead>
<tr>
<th>Prescription Drugs</th>
<th>Preferred Providers</th>
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<tbody>
<tr>
<td>Prescriptions must be filled at a UHCP network pharmacy. Mail order through UHCP at 2.5 times the retail copay up to a 90 day supply.</td>
<td>UnitedHealthcare Pharmacy (UHCP) $15 Copay for Tier 1 $30 Copay for Tier 2 40% Coinsurance for Tier 3 Up to a 31-day supply per prescription</td>
<td>No Benefits</td>
</tr>
</tbody>
</table>

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<tr>
<th>Preventive Care Services</th>
<th>Preferred Providers</th>
<th>Out-of-Network Providers</th>
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</thead>
<tbody>
<tr>
<td>Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No copay or Deductible when the services are received from a Preferred Provider. Please see <a href="http://www.healthcare.gov">www.healthcare.gov</a> for complete details of the services provided for specific age and risk groups.</td>
<td>100% of Preferred Allowance</td>
<td>No Benefits</td>
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<table>
<thead>
<tr>
<th>Pediatric Dental and Vision Benefits</th>
<th>Preferred Providers</th>
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<td>Refer to the plan brochure for details (age limits apply).</td>
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<td>International Students are covered worldwide except in their home country.</td>
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### Preferred Providers

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

### Online Services

UnitedHealthcare Student Resources 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 download our UHCSR Mobile App available on Google Play and Apple’s App Store.

### Other Coverage

Accident coverage for Intercollegiate sports injury is available under a separate policy, 2014-1757-48.
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. Acupuncture.
2. Addiction, such as:
   - Caffeine addiction.
   - Non-chemical addiction, such as: gambling, sexual, spending, shopping, working and religious.
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3. Learning disabilities.
5. Congenital Conditions, except as specifically provided for:
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6. Cosmetic procedures, except reconstructive procedures to:
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15. Injury or Sickness for which benefits are paid or payable under any Workers’ Compensation or Occupational Disease Law or Act, or similar legislation.
16. Injury sustained while:
    - Participating in any interscholastic, 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.
17. Commission of or attempt to commit a felony.
18. Prescription Drugs, services or supplies as follows:
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    - 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.
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    - Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.
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Student Injury and Sickness
Insurance Plan for
Minnesota State University - Mankato

Who is eligible to enroll?
All international students, international scholars, international faculty, and international visitors engaged in educational activities (or on medical leave approved by the Dept. of Homeland Security) are required to enroll in the plan except for those whose sponsoring government or agency certifies in writing that coverage is in effect under a plan provided by the sponsoring government or agency. F and J visa International students and scholars on Optional Practical Training (OPT) and Academic Training are eligible to participate in the plan on a voluntary basis. Eligible Dependents of the above groups can participate in the plan on a voluntary basis. Eligible Dependents are the student’s spouse and dependent children under 26 years of age.

Where can I get more information about the benefits available?
Please read the plan brochure to determine whether this plan is right before you enroll. The plan brochure provides details of the coverage including costs, benefits, exclusions, and reductions or limitations and the terms under which the coverage may be continued in force. Copies of the plan brochure are available from the University and may be viewed at www.uhcsr.com/mnscu.

Who can answer questions I have about the plan?
If you have questions please contact Customer Service at 888-251-6243 or customerservice@uhcsr.com.

How much does the plan cost?

<table>
<thead>
<tr>
<th>Rates</th>
<th>Annual 8/15/14 – 8/14/15</th>
<th>Spring/Summer 1/1/15 – 8/14/15</th>
<th>Summer 5/1/15 – 8/14/15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$1,197.00</td>
<td>$741.00</td>
<td>$348.00</td>
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<tr>
<td>Spouse</td>
<td>$3,473.00</td>
<td>$2,150.00</td>
<td>$1,009.00</td>
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<tr>
<td>Each Child</td>
<td>$2,159.00</td>
<td>$1,337.00</td>
<td>$627.00</td>
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<tr>
<td>All Children</td>
<td>$4,590.00</td>
<td>$2,842.00</td>
<td>$1,333.00</td>
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<tr>
<td>All Dependents</td>
<td>$8,063.00</td>
<td>$4,992.00</td>
<td>$2,342.00</td>
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</tbody>
</table>

This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2014-1757-4. The Policy is a Non-Renewable One-Year Term Policy.
| Highlights of the Coverage and Services offered by UnitedHealthcare Student Resources |
|--------------------------------------------------|-----------------|-----------------|
| **Overall Plan Maximum** | Preferred Providers | Out-of-Network Providers |
| Plan Deductible | There is no overall maximum dollar limit on the policy | $50 For Each Injury or Sickness |
| **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 applicable benefit maximums. Refer to the plan brochure for details about how the Out-of-Pocket Maximum applies. | $6,350 Per Insured Person, Per Policy Year | $12,700 For all Insureds in a Family, Per Policy Year |
| **Coinsurance** | 80% to $2,500, then 100% thereafter | 80% to $2,500, then 100% thereafter |
| All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan brochure. | | |
| **Prescription Drugs** | UnitedHealthcare Pharmacy (UHCP) | No Benefits |
| Prescriptions must be filled at a UHCP network pharmacy. Mail order through UHCP at 2.5 times the retail copay up to a 90 day supply. | $15 Copay for Tier 1 | |
| $30 Copay for Tier 2 | 40% Coinsurance for Tier 3 | |
| Up to a 31-day supply per prescription | | |
| **Preventive Care Services** | 100% of Preferred Allowance | No Benefits |
| Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No copay or Deductible when the services are received from a Preferred Provider. Please see www.healthcare.gov for complete details of the services provided for specific age and risk groups. | | |
| **Pediatric Dental and Vision Benefits** | Refer to the plan brochure for details (age limits apply). | |
| | | |
| **FrontierMEDEX** | International Students are covered worldwide except in their home country. | |

**Preferred Providers**
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

**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. 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 download our UHCSR Mobile App available on Google Play and Apple’s App Store.

**Other Coverage**
Accident coverage for Intercollegiate sports injury is available under a separate policy, 2014-1757-48.
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. Acupuncture.
2. Addiction, such as:
   a) Caffeine addiction.
   b) Non-chemical addiction, such as: gambling, sexual, spending, shopping, working and religious.
   c) Codependency.
3. Learning disabilities.
5. Congenital Conditions, except as specifically provided for:
   a) Habilitative Services.
   b) Benefits for Reconstructive Surgery and Benefits for Cleft Lip and Cleft Palate.
   c) Newborn Infants.
6. Cosmetic procedures, except reconstructive procedures to:
   a) Correct an Injury or treat a Sickness for which benefits are otherwise payable under this policy. The primary result of the procedure is not a changed or improved physical appearance.
   b) Remove port wine stains.
   c) Treat or correct Congenital Conditions of a Newborn Infant.
7. Dental treatment, except:
   a) For accidental Injury to Sound, Natural Teeth.
   b) As described under Dental Treatment in the policy.
   c) This exclusion does not apply to benefits specifically provided in Pediatric Dental Services.
8. Elective Surgery or Elective Treatment.
9. Flight in any kind of aircraft, except while riding as a passenger on a regularly scheduled flight of a commercial airline or chartered aircraft only while participating in a school sponsored activity.
10. Foot care for the following:
    a) Routine foot care including the care, cutting and removal of corns, calluses, toenails, and bunions (except capsular or bone surgery).
    b) This exclusion does not apply to preventive foot care for Insured Persons with diabetes.
11. 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.
    a) This exclusion does not apply to:
       i) Hearing defects or hearing loss as a result of an infection or Injury.
       ii) External hearing aids or bone anchored hearing aids once every 3 years for an Insured Person age 18 or younger with a hearing lost that is not correctable by other services provided in the policy.
       iii) Benefits specifically provided in the policy.
12. Hirsutism.
13. 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.
14. Injury caused by, contributed to, or resulting from being under the influence of any narcotic unless on the advice of and prescribed by the Insured Person’s Physician.
15. Injury or Sickness for which benefits are paid or payable under any Workers’ Compensation or Occupational Disease Law or Act, or similar legislation.
16. 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.
    c) Participating in any practice or conditioning program for such sport, contest or competition.
17. Commission of or attempt to commit a felony.
18. 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.
    c) Drugs labeled, "Caution - limited by federal law to investigational use" or experimental drugs, except as specifically provided in Benefits for Cancer Drug Coverage.
    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.
19. Reproductive/Infertility services including but not limited to the following:
   • Procreative counseling.
   • Genetic counseling and genetic testing, except as specifically provided in the policy under the Genetic Testing benefit.
   • Cryopreservation of reproductive materials. Storage of reproductive materials.
   • Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception, except to diagnose the underlying cause of the infertility.
   • Premarital examinations.
   • Impotence, organic or otherwise.
   • Female sterilization procedures, except as specifically provided in the policy.
   • Vasectomy.
   • Reversal of sterilization procedures.

20. Routine eye examinations. Eye refractions. Eyeglasses. Contact lenses. Prescriptions or fitting of eyeglasses or contact lenses. Vision correction surgery. Treatment for visual defects and problems. 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 the initial evaluation, fitting, and initial pair of eyeglasses or contact lenses for: a) the post-operative treatment of cataracts; and b) the treatment of aphakia or keratoconous.
   • To benefits specifically provided in the policy.

21. Routine Newborn Infant Care and well-baby nursery and related Physician charge, except as specifically provided in the policy.

22. Preventive care services, except as 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.

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


25. Bungee jumping.

26. Sleep disorders.

27. Stand-alone multi-disciplinary smoking cessation programs. These are programs that usually include health care providers specializing in smoking cessation and may include a psychologist, social worker or other licensed or certified professional.

28. Supplies, except as specifically provided in the policy.

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

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

31. 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).

NOTE: The information contained herein is a summary of certain benefits which are offered under a student health insurance policy issued by UnitedHealthcare. This document is a summary only and may not contain a full or complete recitation of the benefits and restrictions/exclusions associated with the relevant policy of insurance. This document is not an insurance policy document and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. Neither you nor UnitedHealthcare has any rights or responsibilities associated with your receipt of this document. Changes in federal, state or other applicable legislation or regulation or changes in Plan design required by the applicable state regulatory authority may result in differences between this summary and the actual policy of insurance.