2019–2020 Student Injury and Sickness Insurance Plan for Washington University in St. Louis

Who is eligible to enroll?

All enrolled degree-seeking undergraduate students in the day program and full-time graduate students on the Danforth Campus are eligible to enroll in this insurance plan on a hard waiver basis. All eligible international students on the Danforth Campus are required to purchase this insurance plan on a mandatory basis.

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

The student (Named Insured, as defined in this Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

The eligibility date for Dependents of the Named Insured shall be determined in accordance with the following:

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

Dependent eligibility expires concurrently with that of the Named Insured.

Where can I get more information about the benefits available?

Please read the certificate of coverage to determine whether this plan is right for you before you enroll. The certificate of coverage 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 certificate of coverage are available from the University and may be viewed at www.uhcsr.com/wustl. This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2019-1326-1. The Policy is a Non-Renewable One-Year Term Policy.

Who can answer questions I have about the plan?

If you have questions please contact Customer Service at 1-866-346-4826 or customerservice@uhcsr.com.
## Coverage Dates and Plan Cost

<table>
<thead>
<tr>
<th>Rates</th>
<th>Annual 8-1-19 to 7-31-20</th>
<th>Fall 8-1-19 to 12-31-19</th>
<th>Spring 1-1-20 to 7-31-20</th>
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<tr>
<td>Student</td>
<td>$1,942.00</td>
<td>$812.00</td>
<td>$1,130.00</td>
</tr>
<tr>
<td>Spouse</td>
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<td>One Child</td>
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<tr>
<td>Spouse and Two or More Children</td>
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<td>$2,436.00</td>
<td>$3,390.00</td>
</tr>
</tbody>
</table>

## Important dates or deadlines

Online waivers must be submitted by September 5, 2019. The waiver is available at shs.wustl.edu.

## Highlights of the Student Injury and Sickness Insurance Plan Benefits

**METALLIC LEVEL –GOLD WITH ACTUARIAL VALUE OF 84.960%**

**Preferred Providers:** The Preferred Provider Network for this plan is UnitedHealthcare Choice Plus. Preferred Providers can be found using the following link: [UHC Choice Plus](#).

**Student Health Center Benefits:**
1. The Deductible and Copays will be waived and benefits will be paid at 100% when treatment is rendered at the Habif Health and Wellness Center for the following services: Any routine or preventive care services not covered under the Preventive Care Services benefit.
2. The Deductible will be waived, the Copay will be reduced to $10.00 and benefits will be paid at the Preferred Provider level of benefits for Physician Visits at the Habif Health and Wellness Center.
3. The Deductible will be waived and benefits will be paid at the Preferred Provider level of benefits for Covered Medical Expenses incurred when treatment is rendered at the Habif Health and Wellness Center for the following services: all other services listed in the Schedule of Benefits.

### Overall Plan Maximum

- **Preferred Providers:** There is no overall maximum dollar limit on the policy
- **Out-of-Network Providers:** $1,000 Per Insured Person, per Policy Year

### 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 certificate for details about how the Out-of-Pocket Maximum applies.

- **Preferred Providers:** $5,000 Per Insured Person, Per Policy Year
- **Out-of-Network Providers:** $25,000 Per Insured Person, Per Policy Year

### Coinsurance

All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.

- **Preferred Providers:** 80% of Preferred Allowance for Covered Medical Expenses
- **Out-of-Network Providers:** 50% of Usual and Customary Charges for Covered Medical Expenses

### Prescription Drugs

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.

- **Preferred Providers:** $20 Copay for Tier 1
- **Out-of-Network Providers:** No Benefits

**Prescription Drugs**

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.

- **Preferred Providers:** $45 Copay for Tier 2
- **Out-of-Network Providers:** No Benefits

**Prescription Drugs**

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.

- **Preferred Providers:** $75 Copay for Tier 3
- **Out-of-Network Providers:** No Benefits

**Preventive Care Services**

Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No Deductible, Copays, or Coinsurance will be applied when the services are received from a Preferred Provider. Please visit

- **Preferred Providers:** 100% of Preferred Allowance
- **Out-of-Network Providers:** No Benefits
www.healthcare.gov/preventive-care-benefits/ for a complete list of the services provided for specific age and risk groups.

The following services have per Service Copays
This list is not all inclusive. Please read the plan certificate for complete listing of Copays.

Physician’s Visits: $25 Copay per visit

Pediatric Dental and Vision Benefits
Refer to the plan certificate for details (age limits apply).

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, except as specifically provided in the Policy.
2. Cosmetic procedures, except reconstructive procedures to:
   • Correct an Injury or treat a Sickness for which benefits are otherwise payable under the Policy. The primary result of the procedure is not a changed or improved physical appearance.
   • Treat or correct birth defects and birth abnormalities.
3. 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.
4. Dental treatment, except:
   • For accidental Injury to Sound, Natural Teeth.
   • As specifically provided in Benefits for Dental General Anesthesia.
   • As specifically provided in the Schedule of Benefits.
   This exclusion does not apply to benefits specifically provided in Pediatric Dental Services.
5. Elective Surgery or Elective Treatment.
7. Flight in any kind of aircraft, except while riding as a passenger on a regularly scheduled flight of a commercial airline.
8. Foot care for the following:
   • Flat foot conditions.
   • Supportive devices for the foot.
   • Subluxations of the foot.
   • Fallen arches.
   • Weak feet.
   • Chronic foot strain.
   • Routine foot care including the care, cutting and removal of corns, calluses, toenails, and bunions (except capsular or bone surgery).
   This exclusion does not apply to preventive foot care for Insured Persons with diabetes.
9. Health spa or similar facilities. Strengthening programs.
10. 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.
   • Benefits for Newborn Hearing Screening as specifically provided in the Policy.
   • Benefits for Treatment of Speech and Hearing Disorders.
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 or Sickness for which benefits are paid or payable under any Workers’ Compensation or Occupational Disease Law or Act, or similar legislation.
15. Injury or Sickness outside the United States and its possessions, Canada or Mexico, except when traveling for academic study abroad programs, business, or pleasure.
16. Injury sustained while:
   • Participating in any intercollegiate or professional sport, contest or competition.
   • Traveling to or from such sport, contest or competition as a participant.
   • Participating in any practice or conditioning program for such sport, contest or competition.
17. Investigational services.
18. Lpectomy.
19. Marital or family counseling.
20. Participation in a riot or civil disorder. Commission of or attempt to commit a felony.
21. Prescription Drugs, services or supplies as follows:
- Therapeutic devices or appliances, including: hypodermic needles, syringes, support garments and other non-medical substances, regardless of intended use, except as specifically provided in the Policy.
- Immunization agents, except as specifically provided in the Policy.
- Drugs labeled, "Caution - limited by federal law to investigational use" or experimental drugs.
- Products used for cosmetic purposes.
- Drugs used to treat or cure baldness. Anabolic steroids used for body building.
- Anorectics - drugs used for the purpose of weight control.
- Fertility agents or sexual enhancement drugs, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra.
- Growth hormones.
- Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.

22. Reproductive/Infertility services including but not limited to the following, except as specifically provided in the Policy:
- Procreative counseling.
- Genetic counseling and genetic testing.
- Cryopreservation of reproductive materials. Storage of reproductive materials.
- Fertility tests.
- Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception, except to diagnose or treat the underlying cause of the infertility.
- Premarital examinations.
- Impotence, organic or otherwise.
- Reversal of sterilization procedures, except for reversal of sterilization procedures for non-elective sterilization resulting from Injury or Sickness.

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


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 first pair of eyeglasses or contact lenses following intraocular lens implantation for the treatment of cataracts or aphakia or to replace the function of the human lens for conditions caused by cataract surgery or Injury.

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

26. Preventive care services which are not specifically provided in the Policy, including:
- Routine physical examinations and routine testing.
- Preventive testing or treatment.
- Screening exams or testing in the absence of Injury or Sickness.

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

28. Skeletal irregularities of one or both jaws, except for temporomandibular and craniomandibular joint or jaw disorders. Deviated nasal septum, including submucous resection and/or other surgical correction thereof. Nasal and sinus surgery, except for treatment of a covered Injury or treatment of chronic sinusitis.


30. Speech therapy, except as specifically provided in the Policy. Naturopathic services.

31. 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.

32. Medical supplies, except as specifically provided in the Policy.

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

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

35. 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 notice for such period not covered).

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

**UnitedHealthcare Global: Global Emergency Services**

If you are a student insured with this insurance plan, you and your insured spouse or Domestic Partner and insured minor child(ren) are eligible for UnitedHealthcare Global Emergency Services. The requirements to receive these services are as follows:
International Students, insured spouse or Domestic Partner and insured minor child(ren): you are eligible to receive UnitedHealthcare Global services worldwide, except in your home country.

Domestic Students, insured spouse or Domestic Partner and insured minor child(ren): you are eligible for UnitedHealthcare Global services when 100 miles or more away from your campus address or 100 miles or more away from your permanent home address or while participating in a Study Abroad program.

The Assistance and Evacuation Benefits and related services are not meant to be used in lieu of or replace local emergency services such as an ambulance requested through emergency 911 telephone assistance. All services must be arranged and provided by UnitedHealthcare Global; any services not arranged by UnitedHealthcare Global will not be considered for payment. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center. UnitedHealthcare Global will then take the appropriate action to assist you and monitor your care until the situation is resolved.

Key Assistance Benefits include:

- Emergency Evacuation
- Dispatch of Doctors/Specialists
- Medical Repatriation
- Transportation After Stabilization
- Transportation to Join a Hospitalized Insured Person
- Return of Minor Children
- Repatriation of Remains

Also includes additional assistance services to support your medical needs while away from home or campus. Check your certificate of coverage for details, descriptions and program exclusions and limitations.

To access services please refer to the phone number on the back of your ID Card or access My Account and select My Benefits/Additional Benefits/UHC Global Emergency Services.

When calling the UnitedHealthcare Global Operations Center, please be prepared to provide:

- Caller's name, telephone and (if possible) fax number, and relationship to the patient;
- Patient's name, age, sex, and UnitedHealthcare Global ID Number as listed on the back of your Medical ID Card
- Description of the patient's condition;
- Name, location, and telephone number of hospital, if applicable;
- Name and telephone number of the attending physician; and
- Information of where the physician can be immediately reached.

All medical expenses related to hospitalization and treatment costs incurred should be submitted to UnitedHealthcare Insurance Company for consideration and are subject to all Policy benefits, provisions, limitations, and exclusions. All assistance and evacuation benefits and related services must be arranged and provided by UnitedHealthcare Global. Claims for reimbursement of services not provided by UnitedHealthcare Global will not be accepted. A full description of the benefits, services, exclusions and limitations may be found in your certificate of coverage.

### NurseLine and Student Assistance: 24/7 Access to Nurse and Counseling Support

Insureds have immediate access to nurse advice and counseling support 24 hours a day by calling the toll-free number listed on their medical ID card. NurseLine is staffed by both English and Spanish speaking Registered Nurses who can provide health information, support, and guidance on when to seek medical care. The Student Assistance Program coordinates services using a network of resources. Services available include financial and legal advice, as well as mediation. Counseling is also available by Licensed Clinicians who can provide insureds with someone to talk to when everyday issues become overwhelming. Translation services are available in over 170 languages for most services. Insureds also have access to LiveAndWorkWell.com where they can take health risk assessments, use health estimators to calculate things like their target heart rate and BMI, and participate in personalized self-help programs. More information about these services is available by logging into My Account at www.uhcsr.com/MyAccount.

This Summary Brochure is based on Policy #2019-1326-1.
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.
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


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


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

We 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 toll-free 1-866-260-2723, Monday through Friday, 8 a.m. to 8 p.m. ET.

English
Language assistance services are available to you free of charge. Please call 1-866-260-2723.

Albanian

Amharic
አማርኛ ከወልክ ከድምት ከምለ ከም ብወል 1-866-260-2723 እምደት.

Arabic
توفر لك خدمات المساعدة اللغوية مجانية، فضلًا اتصل على الرقم 1-866-260-2723.

Armenian
2kg danyan kh b sarkaxg 1 (qatayxqan) qatayxga aynaxa baskan. Mungja k uq qatayxqa. 1-866-260-2723 hukayxga.

Bantu- Kirundi
Uronswa ku bantu servisiva zafitwije ku rumiyi zo kugufasha. Utegereza guharamaga 1-866-260-2723.

Bisayan- Visayan (Cebuano)

Bengali- Bangla
ঘোষণা : ভাষা সহায়তা পরিষেবা আপনি বিনামূল্যে পেতে পারেন। এর জন্য 1-866-260-2723-এ কল করুন।

Burmese
ကြီးမှန်သော သတင်းစာများ သတင်း စားမှန်သော အချက်များကို 1-866-260-2723 မှ ရရှိနိုင်ပါသည်။

Cambodian- Mon-Khmer
គេបង្កើតកូនកម្មការដែលអនុញ្តះសំណាក់ក្នុងប្រទេសរបស់អ្នក 1-866-260-2723 ដែលអាចប្រឈមបាន។

Cherokee
Doctrine Oratorio of the Christian Church in the Cherokee Nation 1-866-260-2723.

Chinese
您可以免費獲得語言援助服務，請致電 1-866-260-2723。

Chocotaw
Chaha anvumpa ish anvumpul hokmvtoh shohni yvt peh pilla ho chi apele hina. 1 paya 1-866-260-2723.

Cushite- Oromo

Dutch
Taalkijdsdiensten zijn gratis voor u beschikbaar. Gelieve 1-866-260-2723 op te bellen.

French
Des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-260-2723.

French Creole- Haitian Creole

German

Greek
Οι υπηρεσίες για την περιστασιακή βοήθεια σας διατίθενται δωρεάν. Κάντε την 1-866-260-2723.

Gujarati
ભાષા સહાય સેવાઓ તમામ સ્થળે લોક્યું ઉપલબ્ધ છે. કોન કરીલે 1-866-260-2723 પર કલ કરો.

Hawaiian
Kōkua manauhi ma ka ‘olelo i lea’a ‘ia. E kelepona i ka helu 1-866-260-2723.

Hindi
आप के लिए भाषा सहायता सेवाएं निःशुल्क उपलब्ध हैं। कृपया 1-866-260-2723 पर फोन करें।

Hmong
Muaj cov kev tshais tus pub dawb rau koj. Thov hu rau 1-866-260-2723.

Ibo

Ilocano
Adila awan bayabana a serbisio para iti language assistance. Pangungsaam a tawgna 1-866-260-2723.

Indonesian

Italian
Sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-260-2723.

Japanese
無料の言語支援サービスをご利用いただけます。1-866-260-2723 までお電話ください。

Karen
စာတန်းသင်ကြားအားလုံးကို ပို့ဆောင်ပါသည်။ 1-866-260-2723တွင် ကြားပါ။

Korean
연어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-260-2723 번으로 전화하십시오.

Kru- Bassa
Bot ba hola ni kobol mahop ngai wu wogu wu bo ye ha i nyu woy. Sebel i nisingi ini 1-866-260-2723.

Kurdish Sorani
خزماریکی یزدی زبانی می‌باشد. دو تا دو نبرده: تکه‌کوکه تکه‌کوکه. زمرستان 1-866-260-2723.

Laotian
ພາສາລາວā ທີ່ທຽບຄັ້ງທີ່ລາວສາມາດຕໍ່ສັບສິງໄດ້. ທັງບໍລິເຄາະທີ່ 1-866-260-2723.
Sudanic- Fulfulde

Swahili
Huduma za msaada wala lugha zinapatikana kwa ajili yako bure. Tatadhali piga simu 1-866-260-2723.

Syriaic- Assyrian

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

Telugu

Thai
Mae krutthana samai wan samai gai doo ai leew suwai dai suwai dai

Turkish
Dil yardım hizmetleri size ücretsiz olmak sunulmaktadır. Lütfen 1-866-260-2723 numarınızı ayırınız.

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

Urdu

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

Yiddish

Yoruba