

**UNIVERSITY OF WISCONSIN-MADISON  
STUDENT HEALTH INSURANCE PLAN  
DOMESTIC**

**(FINAL PLAN DOCUMENT)**

The University of Wisconsin Domestic Plan has been approved by the Centers for Medicare & Medicaid Services (CMS) as Minimum Essential Coverage (MEC) effective 8/15/15. This Plan Document supersedes any previous version of this Plan Document you may have received. Please discard any previous version of this Plan Document.

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## PREMIUM RATE TABLE

<b>Domestic Premium Rates</b>	<b>ANNUAL 8/15/15 – 8/14/16</b>	<b>FALL 8/15/15 – 1/14/16</b>	<b>SPRING/SUMMER 1/15/16 – 8/14/16</b>
Student Age 25 and under	\$1,908	\$795	\$1,113
Student Age 26 and above	\$3,252	\$1,355	\$1,897
Student Age 25 and under + Spouse/Partner	\$6,240	\$2,600	\$3,640
Student Age 26 and above + Spouse/Partner	\$8,172	\$3,405	\$4,767
Student Age 25 and under + Child	\$5,736	\$2,390	\$3,346
Student Age 26 and above + Child	\$7,620	\$3,175	\$4,445
Student Age 25 and under + Family	\$9,972	\$4,155	\$5,817
Student Age 26 and above + Family	\$12,564	\$5,235	\$7,329

## HEALTH CARE EXPENSE PLAN

1. **Establishment and Permanency of this Plan:** The University of Wisconsin-Madison (hereinafter called the University) hereby establishes the University of Wisconsin-Madison Student Health Insurance Plan (hereinafter called this Plan) effective as of August 15, 2015. Legally required benefits not herein fully described are automatically adopted by reference.
2. **University's Right to Amend:** The University reserves the right to:
  - a. Amend this Plan at any time, and from time-to-time and retroactively, if deemed necessary or appropriate or if necessary to meet the requirements of State and Federal law;
  - b. Modify or amend, in whole or in part, any or all of the provisions of this Plan, and the Participants and their beneficiaries under this Plan covenant to said changes which may increase or decrease coverage or change the rules of this Plan; and
  - c. Determine claim payments, notwithstanding the delegation of these and other administrative responsibilities of this Plan, provided however, that no such modification or amendment will make it possible for any funds committed to this Plan to be used for, or diverted to, purposes other than for the exclusive benefit of Participants and their beneficiaries under this Plan; all by a written resolution by a named fiduciary of the University.
3. **Purpose of this Plan:** This Plan provides benefits to Covered Students of the University, who are participants hereunder, which benefits reimburse participants for expenses incurred for the health care of themselves, their legal spouses or Domestic Partners, and their legal children as the result of non-occupational Accidental bodily injuries and Illnesses to the extent herein provided.
4. **Premiums and Funding:** Participants are required to pay premiums to maintain coverage under this Plan. This Plan will document required premiums in writing upon request.
5. **Termination of this Plan:** The University reserves the right to discontinue or terminate this Plan at any time without prejudice.

## SUMMARY PLAN DESCRIPTION

The information furnished herein is designed to acquaint the Covered Person with the benefits of the Plan that are now available to the Covered Student and Covered Dependents.

### General Information

<b>Plan Sponsor (University):</b>	University of Wisconsin-Madison Madison, WI 53706
<b>Plan Name:</b>	University of Wisconsin-Madison Student Health Insurance Plan
<b>Plan Administration:</b>	University of Wisconsin-Madison
<b>University Locations Covered by this Plan (if any):</b>	All locations are covered unless otherwise excluded by this Plan
<b>Third Party Administrator</b>	AIG, Educational Markets PO Box 2526 Camden, NJ 08101
<b>Address of this Plan:</b>	<b>UW-Madison Student Health Insurance Plan</b> University Health Services 333 East Campus Mall-7 <sup>th</sup> Floor # 7104 Madison, WI 53715-1381 Phone: (608) 265-5232 Fax: (608) 265-5668 Email: <a href="mailto:shipmail@uhs.wisc.edu">shipmail@uhs.wisc.edu</a> <b>SHIP Office Regular Hours:</b> Mon - Fri: 9am to 5pm
<b>Plan Number:</b>	501
<b>Plan Effective Date:</b>	August 15, 2015
<b>Plan Year:</b>	August 15 <sup>th</sup> through August 14 <sup>th</sup>

## DEFINITIONS

The following words and phrases, if used in this Plan, will have the following meanings. Any services, treatment or supplies not specifically listed in this Plan Document as Eligible Expenses are not covered by this Plan.

**Accident** refers to an occurrence which (a) is unforeseen; (b) is not due to or contributed to by illness or disease of any kind; and (c) causes Injury.

**Activities of Daily Living** are the day-to-day activities, such as continence, dressing, feeding, toileting and transferring.

**Administrator** or **Plan Administrator** means the fiduciary named in this Plan.

**Alcoholism** is the condition caused by regular excessive compulsive drinking of alcohol that results in a chronic disorder affecting physical health and/or personal or social functioning.

**Ambulance** is a specially designed vehicle transporting the sick or injured that contains a stretcher, linens, first aid supplies, oxygen equipment and other life saving equipment required by the state and local law and that is staffed by personnel trained to provide first aid treatment.

**Ambulatory Surgical Center** is a licensed facility that is used mainly for performing outpatient surgery, has a staff of Physicians, has continuous Physician and nursing care by Registered Nurses (R.N.'s) and does not provide for overnight stays.

**Amendment** is the formal process and resulting document that changes the provisions of the Plan Document, duly signed by the authorized person(s) as designated by the Plan Administrator.

**Area** means a county or larger geographic area, if a larger area is required, needed to obtain a representative level of Usual, Customary and Reasonable (UCR) charges.

**Baseline** shall mean the initial test results to which the results in future years will be compared in order to detect abnormalities.

**Birthing Center** means a facility licensed in the state where operating, equipped and operating solely to provide prenatal and post-partum care in connection with spontaneous deliveries, which includes:

1. The direction by at least one Physician specializing in obstetrics and gynecology,
2. The presence of a Physician or nurse midwife during each birth and immediate post-partum period,
3. The presence of full-time skilled nursing services in the delivery rooms and recovery rooms under the direction of a Registered Nurse (R.N.) or nurse midwife,
4. The extension of staff privileges to Physicians who provide obstetrical and gynecological care in an area hospital,
5. At least two beds or birthing rooms for patients during labor and delivery,
6. Diagnostic x-ray, testing and laboratory equipment (or a contract to use such equipment at an area hospital),

## DEFINITIONS

### **Birth Center, (continued)**

7. Equipment and supplies for administration of local anesthetic for performing minor surgical procedures and medical emergencies (including oxygen and resuscitation equipment, intravenous fluids and drugs to control the mother's bleeding and drugs to assist the newborn's breathing),

and which regularly charges patients for services and supplies, admits only patients with low risk pregnancies, contracts with an area hospital and displays written procedures for the immediate transfer of mother and child in emergency cases and has an ongoing quality assurance program (with reviews by Physicians other than those who own and/or direct the facility).

**Certified Registered Nurse Anesthetist (C.R.N.A.)** is a Registered Nurse certified to administer anesthesia, who is employed by and under the personal supervision of a Physician Anesthesiologist.

**Chemical Dependency** means Drug Abuse, Substance Abuse or Alcoholism.

**Coinurance** means the percentage of charges that the Covered Person is required to pay for eligible charges/expenses under this Plan.

**Confined**, when used in connection with a hospital, means a period of twenty-four (24) hour days, but no less than one such day, during which the Covered Person is confined in a facility for which there is a daily charge made for room and board.

**Continuously Covered** means a person has been continuously covered under this Plan.

**Copayment** or **Copay** means that amount of Eligible Expense, which the Covered Person is required to pay before benefits may begin by this Plan.

**Cosmetic, Cosmetic Dentistry, Cosmetic Surgery and Cosmetic Procedures** means medically unnecessary surgery or other medical procedures, usually, but not limited to, plastic surgery which is intended to improve appearance but does not improve function of a body part.

**Covered Dependent** means an eligible Dependent the Covered Student has elected to include in this Plan and for whom the Covered Student has submitted any applicable premium required by this Plan by the due date.

**Covered Person** means either the Covered Student or the Covered Dependent while coverage is in force, but in no case can a Covered Person be considered both a Covered Student and a Covered Dependent under this Plan.

**Covered Student** means an eligible student or former student eligible for SHIP Continuation, who has elected to participate in this Plan and submitted any applicable premium as required by this Plan by the due date.

## DEFINITIONS

**Custodial Care** means any service or supply, including room and board, which is furnished mainly to help a person meet his or her routine daily needs. Even if the Covered Person is in a hospital or other recognized facility, this Plan does not pay for care if it is mainly custodial unless specifically provided for in the schedule of benefits.

**Deductible** means that amount of Eligible Expense that the Covered Person is required to pay before benefits are payable under this Plan.

**Dentist** is a person who is properly trained and licensed to practice dentistry and who is practicing within the scope of such license.

**Dependent** means any of the following:

1. The lawful spouse of the Covered Student for whom the Covered Student is legally responsible, and who is not also a Covered Student, resides with the Covered Student, and is not legally separated or divorced from the Covered Student.
2. The Covered Student's same sex or opposite sex domestic partner provided they are living together and a written declaration of domestic partnership acceptable to this Plan has been completed and/or any applicable requirements of the state, city and/or country in which they reside regarding domestic partnership have been met.
3. Any child or stepchild of the Covered Student less than twenty-six (26) years of age provided the child is living in the same country as the Covered Student.
4. Any unmarried child or stepchild who is at least twenty-six (26) years of age, but under the age of twenty-seven (27) provided the child is attending an accredited institution of higher learning on a full-time basis as defined by the school, is living in the same country as the Covered Student (with the exception of eligible full-time students temporarily studying abroad), and is financially dependent upon the Covered Student for the major part of support.
5. The Covered Student's domestic partner's child under the age of 26, or unmarried age 26 but under age 27 provided the child is attending an accredited institution of higher learning on a full-time basis as defined by the school, is living in the household of the Covered Student or the Covered Student's domestic partner (with the exception of eligible full-time students temporarily studying abroad), and is financially dependent upon the Covered Student for the major part of support.
6. Any unmarried child or stepchild who is mentally or physically disabled and incapable of earning a living and entirely dependent upon the Covered Student for support. This Plan will have the right to require documentation of the disability, but not more often than once every year.
7. All children of a Covered Dependent child until such Dependent child reaches eighteen (18) years of age.
8. Any unmarried child or stepchild of the Covered Student who is at least twenty-six (26) years of age, but under the age of twenty-seven (27) provided the child or stepchild is not eligible for coverage under a group health benefit plan that is offered by his or her employer and for which the amount of his or her premium contribution is no greater than the premium amount for his or her coverage as a dependent under this Plan.
9. An adult child or stepchild of the Covered Student or Covered Student's domestic partner regardless of age if the child was under 27 years of age when he or she was called to federal active duty in the National Guard or in a reserve component of the U.S. armed forces while the child was attending, on a full-time basis, an institution of higher education and the child returns to school as a full-time student within 12 months of fulfilling his or her active duty obligation.



## DEFINITIONS

**Drug Abuse** is physical, habitual dependence on drugs. This includes, but is not limited to, dependence on drugs that are medically prescribed. This does not include tobacco or caffeine abuse or dependence which Treatment is excluded by this Plan.

**Durable Medical/Surgical Equipment and Supplies** are:

1. Primarily and customarily used for medical purposes and are not generally useful in the absence of an Illness or Injury,
2. Can effectively be used in a non-medical facility (home),
3. Are expected to make a significant contribution to the Treatment of an Illness or Injury,
4. Are used solely for the care and Treatment of the patient, and
5. Are priced so that the cost of the equipment/supplies is proportionate to the therapeutic benefits that can be derived from the use of the equipment/supplies.

**Elective Surgical Procedure** is a non-emergency surgical procedure, which is scheduled at the Covered Person's convenience without endangering the Covered Person's life or without causing serious impairment to the Covered Person's bodily functions.

**Eligible Expense** means a charge for Treatment not excluded by this Plan resulting from Treatment of an Accident or Illness that must be:

1. Consistent with the diagnosis and treatment of the Covered Person's condition,
2. In accordance with standards of good medical practice,
3. Not solely for the convenience of the patient, Physician or supplier,
4. Neither Experimental nor Investigational,
5. Performed in the least costly setting required by the patient's medical condition. The act of prescribing a course of Treatment does not automatically mean that Treatment will result in an Eligible Expense,
6. Within this Plan's description of Usual, Customary and Reasonable (UCR) expenses,
7. Incurred within a period of time during which the claimant was a Covered Person.

**Emergency Services** means, with respect to a Medical Emergency:

- (a) a medical screening examination (as required under section 1867 of the Social Security Act, 42, U.S.C. 1395dd) that is within the capability of the emergency department of a Hospital, including ancillary services routinely available to the emergency department to evaluate such Medical Emergency; and
- (b) such further medical examination and treatment, to the extent they are within the capabilities of the staff and facilities available at the Hospital, as are required under section 1867 of the Social Security Act (42 U.S.C. 1395dd(e)(3)).

Emergency Services treatment or care rendered by an Out-of-Network provider is mandated by the Patient Protection and Affordable Care Act to be provided at the same benefit and cost sharing level as services provided by an In-Network provider.

**Experimental and/or Investigational** means services, supplies, care and Treatment which do not constitute accepted medical practice properly within the range of appropriate medical practice under the standards of the case and by the standards of a reasonably substantial, qualified, responsible, relevant segment of the medical community or government oversight agencies at the time services were rendered.

## DEFINITIONS

### **Experimental and/or Investigational** (continued)

In determining coverage under this Plan, the Plan Administrator and the Third Party Administrator shall make an independent evaluation of the experimental status of specific technologies and shall be guided by a reasonable interpretation of Plan provisions. The decision(s) shall be made in good faith and will be rendered following a detailed factual background investigation of the claim and the proposed treatment. In making such a determination, the Plan Administrator and the Third Party Administrator will be guided by the following principles:

1. If the drug or device cannot be lawfully marketed without approval of the U.S. Food and Drug Administration and approval for marketing has not been given at the time the drug or device is furnished; or
2. If the drug, device, medical treatment or procedure, or the patient informed consent document utilized with the drug, device, treatment or procedure was reviewed and approved by the treating facility's Institutional Review Board or other body serving a similar function or if Federal law requires such review or approval; or
3. If Reliable Evidence shows that the drug, device, medical treatment or procedure is the subject of ongoing Phase I or Phase II clinical trials, is the research, experimental, study or investigational arm or ongoing Phase III clinical trials, or is otherwise under study to determine its maximum tolerated dose, its toxicity, its safety, its efficacy or its efficacy as compared with a standard means of treatment or diagnosis; or
4. If Reliable Evidence shows that the prevailing opinion among experts regarding the drug, device, medical treatment or procedure is that further studies or clinical trials are necessary to determine its maximum tolerated dose, its toxicity, its safety, its efficacy or its efficacy as compared with a standard means of treatment or diagnosis.

Reliable Evidence shall mean only published reports and articles in the authoritative medical and scientific literature; the written protocol or protocols used by the treating facility or the protocol(s) of another facility studying substantially the same drug, device, medical treatment or procedure; or the written informed consent used by the treating facility or by another facility studying substantially the same drug, device, medical treatment or procedure.

The decisions of the Plan Administrator and the Third Party Administrator will be final and binding on this Plan.

**Generic Drug** means a prescription drug, which has the equivalency of the brand name drug with the same use and metabolic disintegration. This Plan will consider as a Generic Drug any Food and Drug Administration approved generic pharmaceutical dispensed according to the professional standards of a licensed Pharmacist and clearly designated by the Pharmacist as being generic.

**Home Health Care** means part-time or intermittent nursing care, including the Medically Necessary supplies for treatment of the Covered Illness or Injury. Home health care must be in place of Hospital confinement.

## DEFINITIONS

**Hospice** means a facility or program providing a coordinated program of home and inpatient care which treats terminally ill patients. The program provides care to meet the special needs of the patient during the final stages of a terminal illness. Care is provided by a team made up of trained medical personnel, counselors and volunteers. The team acts under an independent hospice administration and it helps the patient cope with physical, psychological, spiritual, social and economic stresses. The hospice administration must meet the standards of the National Hospice Organization and any licensing requirement.

**Hospital** means an institution which:

1. Maintains permanent and full-time facilities for bed care of resident patients,
2. Has a licensed Physician in regular full-time attendance,
3. Continuously provides 24 hour-a-day nursing service by Registered Nurses,
4. Has on-premises surgical facilities,
5. Is primarily engaged in providing diagnostic, surgical, medical and therapeutic facilities for the care of injured and sick persons on a basis other than as a rest home, nursing home, convalescent home, a place for custodial or educational care, a place for the aged, a place for substance abusers or as an institution mainly rendering treatment or services for mental or nervous disorders, and
6. Is licensed and operating lawfully in the jurisdiction where it is located.
7. This does not include a Government Facility.

**Illness** means disease or sickness including related conditions and recurrent symptoms of the illness. Illness also includes pregnancy and complications of pregnancy.

**Injury** means bodily injury caused by an Accident. This includes related conditions and recurrent symptoms of such injury.

**In-Network** describes a provider or health care facility which is part of a health plan's network of providers. Providers are contracted with the network entity to provide lower health care expenses to the Plan and the member.

**Intensive Care Unit** means Hospital special twenty-four (24) hour nursing care and equipment in a room other than a Ward, Semi-Private, or Private room, which services are made necessary by the Covered Person's critical medical condition and which provides other than normal, routine treatment.

**Lifetime** is a word that appears in this Plan in reference to benefit maximums and limitations. Lifetime is understood to mean while covered under this Plan. Under no circumstances does Lifetime mean during the lifetime of the Covered Person.

**Medical Emergency** means a sudden onset of acute symptoms of sufficient severity that the absence of immediate medical attention could result in serious jeopardy to the participant's health or bodily functions, or with respect to a pregnancy, could result in serious jeopardy to the health of the woman or her unborn child. In addition, Medical Emergency includes a mental health or chemical dependency condition when the lack of medical treatment could reasonably be expected to result in the Covered Person harming oneself and/or other persons.

## DEFINITIONS

**Medically Necessary** means any health care treatment, service or supply determined by the Plan Administrator to meet each of these requirements:

1. It is ordered by a Physician for the diagnosis or treatment of a covered Illness or Injury;
2. The prevailing opinion within the appropriate specialty of the United States medical profession is that it is safe and effective for its intended use, and that omission would adversely affect the person's medical condition; and
3. It is furnished by a provider with appropriate training, experience, staff and facilities to furnish that particular service or supply.

The Plan Administrator and the Third Party Administrator will determine whether these requirements have been met based on: 1) published reports in authoritative medical and scientific literature; 2) regulations, reports, publications or evaluations issued by government agencies such as the Agency for Health Care Policy and Research, the National Institute of Health, and the Food and Drug Administration's (FDA); 3) listings in the following compendia: The American Medication Association Drug Evaluations, the American Hospital Formulary Service Drug Information and The United States Pharmacopoeia Dispensing Information; and 4) other authoritative medical sources to the extent that the Third Party Administrator determines them to be necessary.

**Mental Health Conditions** means a condition characterized by abnormal functioning of the mind or emotions and in which psychological, intellectual, emotional or behavioral disturbances are the dominant feature. Mental Health Conditions include mental disorders, mental illnesses, psychiatric illnesses, mental conditions, behavioral conditions, and psychiatric conditions, whether organic or non-organic, whether of biological, non-biological, genetic, chemical or non-chemical origin, and irrespective of cause, basis or inducement.

**Morbid Obesity** is defined as when a person's body weight exceeds the medically recommended weight by either one hundred (100) pounds or is twice the medically recommended weight for a person of the same gender, height, age and mobility.

**Newborn Dependent** means any child for whom birth occurred while the student was a Covered Person under this Plan.

**Non-Occupational Disease or Injury** means an Illness or Injury which does not arise out of, and which is not caused or contributed by, nor is a consequence of, or in the course of, any employment or occupation for compensation and profit.

**Out-of-Network** describes a provider or health care facility which is not part of a health plan's network of providers. Members may pay more when using an out-of-network provider since there is no contracted amount for health care expenses.

**Out-of-Pocket Expenses** means that portion of Eligible Expenses for which the Covered Person is responsible as the result of Coinsurance, Copayments and Deductible.

## DEFINITIONS

**Partial Hospitalization** refers to services, supplies and Treatment in an approved facility for not less than four (4) hours or more than sixteen (16) hours in any twenty-four (24) hour period.

**Participating Provider or Network Provider** is a provider, such as a Physician, Hospital, or other health facility or provider who is under a contractual agreement with this Plan to provide care or services to Covered Persons.

**Payable Expense** is the balance of Eligible Expenses remaining after the application of deductibles, coinsurance, copayments, discounts and that is submitted to this Plan for payment within the Timely Filing period.

**Physician** means a person, other than a member of the Covered Person's immediate family, a blood relative, or a person who normally lives in the Covered Person's home and who

1. Has a designation of either M.D., D.O., D.P.M., or
2. A provider acting within the scope of the license provided by the state in which the Physician practices.

**Plan** means this entire document.

**Plan Year** means the entire Plan Year beginning on August 15<sup>th</sup> through August 14<sup>th</sup>.

**Preventive Care** means routine examinations, physicals, gynecological exam, immunizations, routine urinalysis and other routine screening tests.

**Preventive Services** mandated by the Patient Protection and Affordable Care Act and, in addition to any other preventive benefits described in this Plan, means the following services and without the imposition of any cost-sharing requirements, such as deductibles, copayment amounts or coinsurance amounts to any Covered Person receiving any of the following:

1. Evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force, except that the current recommendations of the United States Preventive Service Task Force regarding breast cancer screening, mammography, and prevention of breast cancer shall be considered the most current other than those issued in or around November 2009;
2. Immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the Covered Person involved;
3. With respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health resources and Services Administration; and
4. With respect to women, such additional preventive care and screenings, not described in paragraph 1 above, as provided for in comprehensive guidelines supported by the Health Resources and Services Administration.

This Plan shall update new recommendations to the preventive benefits listed above at the schedule established by the Secretary of Health and Human Services.

## DEFINITIONS

**Primary Care** is the first care a patient receives for a covered Illness or Injury.

**Provider of Services** means a Physician or any legally recognized supplier of medical services or supplies operating at the direction of the Covered Person's Attending Physician which services or supplies can be described as Eligible Expenses.

**Psychologist** means a person, other than a member of the Covered Person's immediate family, with a degree of Ph.D. or Ed.D. operating at the direction of the Covered Person's Attending Physician which services or supplies can be described as Eligible Expenses.

**Registered Nurse** means a professional nurse, other than a member of the Covered Person's immediate family, enabled to use the title Registered Nurse and Its Designation R.N., performing the duties and acting within the scope of the license provided by the state in which practicing.

**Rehabilitation Facility, Extended Care Facility, Skilled Nursing Facility, Convalescent Care Facility, and Residential Center** all mean an institution, other than a Hospital, licensed by the state where located, which exists for the purpose of active rehabilitation of patients during a Period of Confinement and which

1. Provides skilled nursing care under twenty-four hour a day supervision of an Active, Full-Time Physician or Registered Nurse,
2. Has available at all times the services of a Physician who is a Hospital staff member,
3. Maintains a daily record for each patient, and
4. Is not a place, except incidentally, for
  - a. Rest,
  - b. Custodial Care,
  - c. The aged,
  - d. The care of drug addicts nor alcoholics, and
5. Is not a hotel, domiciliary care neither home, nor similar institution, and
6. Is licensed and operating lawfully in the jurisdiction where it is located.

**Second Surgical Opinion** means another opinion on an anticipated surgical procedure which opinion is rendered by a Surgeon who is not:

1. The Physician who originally recommended the surgery;
2. A partner in practice with the Physician who originally recommended the surgery;
3. The Physician who actually performs the procedure in question.

**Semi-Private** means a two-bed room accommodation.

**Sound Natural Teeth** means natural teeth, the major portion of the individual tooth, which is present regardless of fillings and is not carious, abscessed, or defective. Sound natural teeth shall not include capped teeth.

**Speech Therapist, Physical Therapist, Occupational Therapist, Respiratory Therapist** means a licensed person or institution providing therapy, or, if licensing is not required, the therapist is certified by his or her national organization or association.

## DEFINITIONS

**Substance Abuse or Chemical Dependency**, see Alcoholism and Drug Abuse.

**Surgical Center**, see Ambulatory Surgical Center

**Temporomandibular Joint Syndrome (TMJ)** is the treatment of jaw joint disorders including conditions of structures linking the jawbone and skull and the complex of muscles, nerves and other tissues related to the temporomandibular joint.

**Treatment** means any contact with any provider of health care involving the condition in question or the taking of any medicine prescribed for the condition in question.

**University** means University of Wisconsin-Madison

**University Health Services** means any organization, facility or clinic operated, maintained or supported by the University or other entity under contract with the University which provides health care services to Covered Persons.

**Urgent Care** means care for an unexpected illness or injury which does not require use of a Hospital's Emergency Room, but which may need prompt attention, and include, but are not limited to: cold, sore throat, cough, fever, vomiting, sprain or strain, cramps, diarrhea, bumps and bruises, small lacerations, minor burns, earache, rashes, swollen glands, conjunctivitis.

**Usual, Customary and Reasonable (UCR)**, when used in connection with a fee for Treatment, means the lesser of

1. the actual charge, or
2. usual & customary charges as determined by FAIR Health, Inc.

but never more than the provider of Treatment accepts from any other source of payment of charges for the same treatment.

## PRIMARY CARE PROVIDER

Covered Students and Covered Spouses/Partners are required to use **University Health Services (UHS) Clinical Services and Counseling and Consultation Services** for all available primary care, urgent care and eligible preventive care.\*

Health care rendered by UHS is covered in full without application of any deductible or coinsurance for all Eligible Expenses.

### Location:

#### **UHS Medical Services**

**333 East Campus Mall, 5<sup>th</sup> and 6<sup>th</sup> Floors, Madison**

Primary Care Clinic; Women's Clinic; STI Testing and Treatment; Allergy/ Immunization Clinic; Travel Clinic; Sports Medicine Clinic

#### **UHS Counseling & Consultation Services**

**333 East Campus Mall, 7<sup>th</sup> Floor, Madison**

Crisis Intervention; Individual and Group Counseling; Relationship Counseling; Alcohol, Tobacco and Other Drug Abuse

### **Appointments and General Information:**

(608) 265-5600

TTY number: 265-3300

#### **UHS Regular Hours:**

Mon | Tue | Thu | Fri: 8:30am to 5pm

Wed: 9am to 5pm

### **\*Waiver of Primary Care Provider Requirements**

This Plan will not reimburse any health care service not obtained from UHS unless:

1. Primary or urgent care is required outside of business hours, or
2. Primary care, urgent care or eligible preventive care is not available through UHS or cannot be rendered at UHS.
3. A Covered Student or Covered Spouse/Domestic Partner is on a University approved rotation or course outside the Madison area.
4. A Covered Student or Covered Spouse/Domestic Partner is a medical student who opts not to receive medical care from UHS. ***In the case of 1., 2., 3. and 4. above, Eligible Expenses will be considered according to the In-Network and Out-of-Network Schedule of Benefits and will be subject to any deductible and/or coinsurance.*** Covered Dependent Children are not eligible to utilize UHS services, thus all incurred expenses are considered based upon the In-Network and Out-of-Network Schedule of Benefits.

Per Patient Protection and Affordable Care Act, if designation of a primary care Physician is required, the Covered Person must be allowed to designate a Physician who specializes in pediatrics as the child's primary care Physician if the provider is in the network. No Primary Care Provider Requirements shall apply to obstetrical or gynecological care provided by In-Network providers.



## IN NETWORK PREFERRED PROVIDERS

In order to provide this Plan with a comprehensive and flexible network arrangement when appropriate health care at the University Health Services cannot be obtained, The Alliance network will be utilized. In addition to an extensive network of participating providers in Madison, The Alliance service area in Wisconsin extends from Wausau (north) to Beloit (south) and from Waukesha (east) to Dubuque (west). The Alliance is a recognized network of hospitals, ancillary service providers and physicians. The Covered Person may locate participating providers either by contacting The Alliance or by using the provider links at: [www.uhs.wisc.edu/ship](http://www.uhs.wisc.edu/ship)

### **The Alliance**

5510 Nobel Drive  
Fitchburg, WI  
(800) 223-4139

In the event there no providers in The Alliance network, the Covered Person also has access to the First Health network.

### **First Health, A Coventry Healthcare company**

(800) 226-5116

Discounts obtained through prompt-payment negotiation do not result in the payment of any such claims as In-Network, however, if the Plan has Out-of-Network benefits, the discount will be “shared” with the Claimant by reducing the total cost of the incurred charge with a resultant decrease in the Covered Person’s cost-share.

### **Medical Emergencies**

Covered participants should identify which hospitals and urgent care centers are network participants so that they will know where to go in an emergency or urgent situation. In the event of a **life threatening medical emergency**, go to the closest hospital’s emergency room.

### **Availability of Providers**

The Alliance or First Health network cannot guarantee the availability or continued participation of a particular provider. The Alliance or First Health network or the providers may terminate the provider contract or limit the number of patients it is currently accepting. ***The provider’s continuing status as a network participant should be confirmed with the network provider prior to utilizing any provider of service.***

### **Hospital Ancillary Services**

This Plan will consider Out-of-Network ancillary physician services - such as those provided by radiologists, pathologists, emergency room physicians, and anesthesiologists - at the In-Network benefit rate subject to Usual, Customary and Reasonable (UCR) provided that services were rendered while the Covered Person was an inpatient or outpatient at an In-Network Hospital or Ambulatory Surgery Center. Services rendered by any Out-of-Network ancillary physician after discharge from the Network facility or surgery center will be considered at the

## **IN NETWORK PREFERRED PROVIDERS**

Out-of-Network benefit rate limited to UCR Allowances. Different benefits may apply for non-emergency use of a hospital's emergency room or for medical emergency use of an Out-of-Network emergency room. Refer to the appropriate medical schedule of benefits for more information. Services rendered while inpatient or outpatient at an In-Network Hospital or Surgery Center by any Out-of-Network Physician or medical practice for which the Covered Person is an established patient will be considered at the Out-of-Network benefit rate limited to UCR Allowance (if Out-of-Network benefits are applicable).

## **ELIGIBILITY**

### **University of Wisconsin-Madison Domestic Students Eligible to Participate**

SHIP Domestic is available to U.S. citizens or permanent residents who are undergraduate, Farm and Industry Short Course, or special students registered for at least five credits OR graduate students registered for at least two credits. In the summer, these credit requirements change to three credits for an undergraduate or special student.

### **Special Categories of Eligible Students:**

- New summer students registered for an undergraduate research program such as McNair or REU (the study program will typically pay the premiums)
- Radiologic Technology Students
- Medical Sonography Students
- Cytotechnology Students who also pay the UHS access fee
- Students enrolled in a one credit co-op course
- UW-Madison Connection students who also purchase the UHS access fee
- Students registered for a UW-Madison approved study-abroad program who also purchase the UHS access fee (qualifying credits must be transferred to UW-Madison at a later date)
- Wisconsin Internship Consortium in Professional Psychology (WICPP) students

### **Ineligible Categories:**

- Classes taken as a guest student
- Auditing classes
- Classes taken exclusively at an academic institution other than UW-Madison

### **Enrollment Periods/Deadlines for Domestic Students**

The SHIP office must receive a completed enrollment application and full payment on or before the posted deadlines.

### **Annual and Fall Enrollment Deadline: September 14**

- Open enrollment is July 15-September 14
- Annual coverage is effective August 15 and terminates August 14
- Fall coverage is effective August 15 and terminates January 14

### **Spring/Summer Enrollment Deadline: February 14**

- Open enrollment is December 15-February 14
- Spring/Summer coverage is effective January 15 and terminates August 14

## **ELIGIBILITY**

### **Summer Enrollment Deadline (Newly eligible students only): Within 31 days of the first day of class**

- Summer coverage is effective from the first day of class and terminates on August 14.
- Domestic students who were eligible to enroll in the spring/summer semester but did not do so, are ineligible to enroll in SHIP for the summer period.

### **Failure to Meet Enrollment Deadline**

Domestic students who miss the enrollment deadline must wait until the next fall or spring/summer enrollment period to enroll unless he or she experiences an involuntary loss of insurance, which is a Qualifying Event.

Medical students subject to the University of Wisconsin School of Medicine and Public Health insurance requirement who fail to purchase SHIP by the posted deadlines will be automatically enrolled in SHIP. A \$100 administrative fee will be applied and the medical student will be required to pay SHIP premiums from the beginning of the initial compliance period.

### **Dependent Eligibility**

Covered Students can also enroll a Dependent or Dependents in SHIP. The Covered Student must register any such Dependents at the same time the Covered Student enrolls. If the Covered Student does not enroll the Dependent or Dependents in SHIP by the enrollment deadline, the Covered Student must wait until the next fall or spring/summer enrollment period, unless there is a Qualifying Event. If the Dependent is a domestic partner, both partners must sign a notarized affidavit of their domestic partnership before enrollment.

A newborn child and adopted child shall be covered for Illness and Injury, premature birth and medically diagnosed congenital defects and birth abnormalities from the moment of birth or adoption for an initial period of sixty (60) days. To continue coverage beyond this initial sixty (60) day period, the Covered Student must notify this Plan of the birth or adoption and pay any additional premium required in accordance with the Qualifying Event conditions.

## QUALIFYING EVENTS

Domestic students and dependents of domestic students are unable to enroll in SHIP after the enrollment deadlines without a Qualifying Event. If the qualifying conditions are met, SHIP coverage will be effective from the date of the Qualifying Event and the cost of coverage will be pro-rated for the remainder of the enrollment period.

### Qualifying Events include:

- **Birth of a child.** The Covered Student can add a newborn child within 31 days of the birth of the child; if the 31-day deadline is missed the Covered Student must wait until the next fall or spring/summer enrollment period to enroll his or her child.
- **Adoption of children.** The Covered Student can add an adopted child within 31 days of the date of the adoption, by providing a copy of the legal documentation; if the 31-day deadline is missed the Covered Student must wait until the next fall or spring/summer enrollment period to enroll his or her child.
- **Marriage.** The Covered Student can add a spouse within 31 days of the marriage by providing a copy of the marriage license; if the 31-day deadline is missed the Covered Student must wait until the next fall or spring/summer enrollment period to enroll his or her spouse.
- **Newly formed domestic partnership.** The Covered Student can add a domestic partner to his or her SHIP coverage if the domestic partnership was formed within the last 31 days. Both partners must sign a notarized affidavit of their domestic partnership before enrollment. If the 31-day deadline is missed the Covered Student must wait until the next fall or spring/summer enrollment period to enroll his or her domestic partner.
- **Returning to the United States from a UW-Madison study abroad program.** A domestic student and his or her eligible dependents can enroll in SHIP within 31 days of his or her return to the United States. The domestic student will need to provide documentation showing the date of his or her return to the United States and proof of his or her participation in a UW-Madison study abroad program. If the 31-day deadline is missed the domestic student must wait until the next fall or spring/summer enrollment period to enroll.
- **Involuntary loss of insurance.** A domestic student and his or her eligible dependents can enroll in SHIP if the domestic student experiences an involuntary loss of insurance (termination of coverage) as defined by the insurance company and also meets the credit requirements. The domestic student must provide the SHIP office with the termination date of his or her previous insurance coverage in written form from the insurance company and payment within 31 days of an involuntary loss; if the 31-day deadline is missed the domestic student must wait until the next fall or spring/summer enrollment period to enroll. Medical students subject to the University of Wisconsin School of Medicine and Public Health insurance requirement who miss the 31-day deadline will be assessed an administrative fee of \$100 in addition to any required premiums.

## **QUALIFYING EVENTS**

**The following instances qualify as an involuntary loss of insurance:**

- Age: termed due to age. For example, from their parents' plan.
- Loss of job: termed due to the ending of a job.
- Exhaustion of COBRA: termed due to reaching the final month of COBRA eligibility (typically 18 months).
- Marriage: termed due to no longer being defined as a dependent upon marriage.
- Divorce: termed due to no longer being defined as a dependent upon divorce.
- Loss of coverage under a government or state funded health plan. For example, no longer eligible for BadgerCare.

## TERMINATIONS AND REFUNDS

**SHIP premium refunds cannot be backdated. The SHIP office can only process premium refunds in the following instances:** (Please note that refunds can take up to eight weeks to be processed).

### **Domestic students who no longer meet the SHIP credit requirements**

A Covered Student will be contacted when the SHIP office receives notification from the Office of the Registrar that the Covered Student no longer meets the SHIP credit requirements.

If a Covered Student withdraws from school for medical reasons, the Covered Student will be allowed to remain on SHIP for the remainder of the semester (subject to verification). The Covered Student will also be required to pay the University Health Services fee to continue his or her SHIP coverage.

If a Covered Student no longer meets the credit requirement for reasons other than medical withdrawal, the Covered Student will have the option to enroll in SHIP Continuation for the remainder of the semester. Please refer to the SHIP Continuation section for Continuation eligibility requirements and premium rates. If the Covered Student does not take any action, his or her SHIP coverage (including any dependent coverage) will be terminated from the 15<sup>th</sup> of the month following the date the Covered Student was contacted by the SHIP office, and a pro-rated premium refund will be processed.

If a Covered Student falls below the SHIP credit requirement and does not receive any communication from the SHIP office, the Covered Student must contact the SHIP office (608-265-5232) if he or she wants to apply for a pro-rated premium refund. **Please note that no refunds will be processed after October 14 in fall or March 14 in spring/summer and members will remain fully covered by SHIP through the remainder of the semester.**

Domestic students who enroll for annual coverage, but do not meet the SHIP credit requirements for the spring/summer semester by January 14<sup>th</sup>, will be automatically refunded for the spring/summer semester coverage period.

### **SHIP members who enter the U.S. Armed Forces**

If the SHIP office receives the documentation prior to the Covered Person's date of entry into the U.S. Armed Forces, his or her SHIP coverage will be terminated from the 15<sup>th</sup> of the month following his or her date of entry into the U.S. Armed Forces and a pro-rated premium refund will be processed.

If the SHIP office receives documentation after the Covered Person's date of entry into the U.S. Armed Forces, his or her SHIP coverage will be terminated from the 15<sup>th</sup> of the month following receipt of the documentation and a pro-rated premium refund will be processed.

## TERMINATIONS AND REFUNDS

### **SHIP members who obtain newly effective coverage through a UW-Madison Wisconsin State Group Health Insurance Plan**

If the SHIP office receives proof of coverage through a UW-Madison Wisconsin State Group Health Insurance Plan prior to the effective coverage date, the Covered Person's SHIP coverage will be terminated from the 15<sup>th</sup> of the month following the effective date of that coverage and a pro-rated premium refund will be processed.

If the SHIP office receives proof of coverage through a UW-Madison Wisconsin State Group Health Insurance Plan after the effective date of that coverage, the Covered Person's SHIP coverage will be terminated from the 15<sup>th</sup> of the month following receipt of that proof of coverage and a pro-rated premium refund will be processed.

### **SHIP members with SHIP coverage that is not yet effective**

SHIP members can request a full refund of the SHIP premium for future semester coverage periods prior to the effective date of that coverage. However, once the coverage is effective, the SHIP office can only process refunds in the instances listed above.



## **PLAN CONDITIONS**

### **Covered Student Termination Date**

The benefits for a Covered Student will terminate on the first to occur of the following events:

1. The date this Plan terminates,
2. The last day for which any required premium has been paid,

### **Covered Dependent Termination Date**

The benefits for a Covered Dependent will terminate on the first to occur of the following events:

1. The date the coverage for the Covered Student ends; or for the Dependent child of a domestic partner, the date the domestic partner no longer qualifies as a Dependent,
2. The first premium due date after any of the following:
  - a. The status as a Dependent ends,
  - b. Dependent coverage is deleted from this Plan,
  - c. At the end of the last period for which any required premium has been paid.

For a Covered Domestic Partner, coverage will terminate on the first to occur of the following events:

1. The Covered Student or domestic partner sends the other a notice for ending the domestic partnership,
2. The Covered Student or domestic partner gets married to another person,
3. The Covered Student and domestic partner stop living together,
4. Dependent coverage is deleted from this Plan, or
5. At the end of the last period for which any required premium has been paid.

The Covered Student must notify this Plan within thirty (30) days if there is any change in the status between the Covered Student and domestic partner as domestic partners. A signed statement of termination of domestic partnership is required.

For incapacitated dependent children who reach the limiting age and who are chiefly dependent upon the Covered Student for support and incapable of self-sustaining employment because of mental or physical handicap, proof of the incapacity and dependency must be furnished to this Plan by the Covered Student within 30 days after coverage would terminate because of age. This Plan may request continuing documentation of incapacity and dependency once a year.

### **Extension of Benefits**

If a Covered Person is confined to a Hospital on the date his or her coverage terminates, charges incurred during the continuation of that Hospital Confinement shall also be included in the term Eligible Expense, but only while they are incurred during the ninety (90) day period following such termination of coverage.

### **Coverage For Dependent Child On Medical Leave Of Absence**

If coverage is provided for a Dependent child as defined in this Plan, coverage may be provided for such Dependent who is a full-time student who takes a leave of absence from school due to illness for a period of up to twelve months from the last day of attendance in school, provided the attending Physician certifies that the leave of absence is Medically Necessary. The premium charged for such extended coverage for him or her may not exceed the premium charged while such Dependent is enrolled as a full-time student. In no event will coverage continue beyond the date or age at which coverage would otherwise terminate.

## **SHIP CONTINUATION**

### **Eligibility**

SHIP Continuation is a health benefit extension option for former students who do not meet the SHIP credit requirements for the fall or spring/summer semester immediately following termination of their SHIP enrollment. The Covered Person must have been enrolled in SHIP for at least 120 days prior to the SHIP Continuation effective coverage date. The Covered Person must also be resident in the State of Wisconsin.

All SHIP members will receive information about the SHIP Continuation enrollment process prior to the termination date of their SHIP coverage. Eligible individuals must submit a completed SHIP Continuation enrollment application and full payment on or before the posted deadlines.

### **Fall Enrollment Deadline: September 14**

- Open enrollment is July 15-September 14
- Fall coverage is effective August 15 and terminates January 14

### **Spring/Summer Enrollment Deadline: February 14**

- Open enrollment is December 15-February 14
- Spring/Summer coverage is effective January 15 and terminates August 14

SHIP Continuation is available for a lifetime maximum period of one coverage period only (fall or spring/summer). It is not possible to enroll in SHIP Continuation more than once. If the Covered Person's SHIP coverage terminates on August 14 and he or she meets the SHIP Continuation eligibility requirements, he or she can enroll in SHIP Continuation for the fall coverage period only. If the Covered Person's SHIP coverage terminates on January 14 and he or she meets the SHIP Continuation eligibility requirements, he or she can enroll in SHIP Continuation for the spring/summer coverage period only.

### **Primary care provider**

SHIP Continuation members are required to use University Health Services (UHS) Clinical Services and Counseling and Consultation Services for all available primary care, urgent care and eligible preventive care.\*

### **SHIP Continuation refunds**

SHIP Continuation refunds can only be processed by the SHIP office as detailed in the Terminations and Refunds policy.

### **SHIP members who no longer meet the SHIP credit requirements**

SHIP members who enroll in the regular plan and then fall below the SHIP credit requirements may be eligible to enroll in SHIP Continuation for the remainder of the semester (fall or spring/summer). Affected members will be automatically contacted by the SHIP office and provided with additional information.

\*Some exceptions apply. See **Waiver of Primary Care Provider Requirements** on page 16.

## SHIP CONTINUATION

**SHIP CONTINUATION PREMIUM RATE TABLE\***

<b>SHIP Continuation Premium Rate</b>	<b>FALL 8/15/15 – 1/14/16</b>	<b>SPRING/SUMMER 1/15/16 – 8/14/16</b>
Student Age 25 and under	\$1,205	\$1,687
Student Age 26 and above	\$1,915	\$2,681
Student Age 25 and under + Spouse/Partner	\$3,525	\$4,935
Student Age 26 and above + Spouse/Partner	\$4,515	\$6,321
Student Age 25 and under + Child	\$2,935	\$4,109
Student Age 26 and above + Child	\$3,785	\$5,299
Student Age 25 and under + Family	\$5,140	\$7,196
Student Age 26 and above + Family	\$6,330	\$8,862

## **CLAIMS PROCEDURES AND REGULATIONS**

### **Claim Submission and Timely Filing Period**

Written notice of claim and proof of loss (including submission of Incomplete Claims) must be given to this Plan within thirty (30) days after the occurrence or commencement of any loss covered by this Plan, or as soon thereafter as is reasonably possible, but no later than six months from the incurred service date. Notice given by or on behalf of the claimant or beneficiary to this Plan or authorized claims payor with information sufficient to identify the Covered Person shall be deemed "notice." Failure to furnish the claim/proof of loss within the time required by this Plan does not invalidate or reduce a claim unless this Plan is prejudiced thereby and it was reasonably possible to meet the time limit.

A completed claim form should be attached to the submitted expense. Claims should be submitted to:

AIG, Educational Markets  
PO Box 2526  
Camden, NJ 08101  
1-866-796-7899

### **Claim Forms**

A fully completed claim form must be submitted if requested by the Third Party Administrator. The claim form should include current mailing address, student status (as applicable) and information regarding any other plan of benefits under which the Covered Person may be enrolled. Additional claim forms should be submitted on a Covered Person whenever that person experiences a change in student status, is enrolled or terminated from another health benefit plan, or incurs expenses related to an Accident or Injury in order to provide details of the Accidental Injury. Claim forms may also be requested by this Plan at any time to provide information required to determine if a Claim is Eligible or Covered.

### **Incomplete Claims**

This Plan has the right to delay or deny reimbursement on any Incomplete Claim. Incomplete Claim means any claim which cannot be determined to be an Eligible or Covered Expense as a result of a lack of information pertaining to the Claimant's eligibility to participate in this Plan, the service(s) rendered, the diagnosis, application of this Plan's Right of Recovery or Subrogation clause, details of any Accidental Injury, or any other reason which may be reasonably pertinent for a benefit determination.

### **Pre-Determination of Benefits**

There are circumstances in which a Covered Person, his or her health care provider or other appropriate representative of the patient may request a pre-determination of coverage prior to the initiation of a Treatment or procedure. Any pre-determination of coverage issued by this Plan is not a guarantee of benefits; benefits will be paid in accordance with Plan provisions in effect at the time services were rendered, patient eligibility, Plan exclusions and Plan limitations.

## **CLAIMS PROCEDURES AND REGULATIONS**

### **Large Case Management**

Often it is most efficient and more convenient for both this Plan and the family of the Covered Person to have this Plan provide active management of care and its delivery. When a covered Person has been identified with a medical condition or catastrophic illness, that Covered Person may require long term or lifetime care, or complicated patterns of care. In addition, when medical care costs for a particular condition are expected to exceed a certain dollar amount, and there is a potential for alternative treatment or an alternative setting, then the case may be referred for Large Case Management (LCM).

LCM is a program which provides an individual case analysis and medical treatment plan recommendations to address the needs of the catastrophically ill or injured individual. The decision to implement LCM will be determined by the Third Party Administrator in coordination with the Third Party Administrator's Case Management (vendor or provider). A case manager will contact the Covered Person and/or family to explain about case management. The case manager, team of Physicians and rehabilitation nurses work with the Attending Physician and the Covered Person to develop a cost effective, long term plan of care that maximizes Plan resources, eliminates excess services and meets the individual Covered Person's needs. In certain circumstances, a recommendation to use alternative treatment, some of which may not normally be covered by this Plan, may be suggested when such treatment endorses quality care, Medical Necessity and cost effectiveness. Under these circumstances, any such suggested alternative treatment will be covered by this Plan. The patient and family are required to review the recommended alternative treatment plan. The final determination regarding the services to be rendered is the decision of the patient and/or family and the Attending Physician. There is no reduction of benefits or penalties imposed if the patient and family choose not to participate.

### **Independent Medical Examination**

An Independent Medical Examination (IME) is a consultation, examination or records review requested by the Third Party Administrator on any Covered Person. An IME is most often used to determine medical necessity or the experimental/investigational nature of a Treatment plan or procedure. If a Covered Person fails to attend a scheduled IME without good cause, his or her benefits for that Treatment plan or procedure, or related care, may be suspended or denied.

## **COORDINATION OF BENEFITS**

This section will be used to determine a Covered Person's benefits under this Plan if:

- (a) the person is insured for medical care benefits under this Plan and is also covered for these benefits under other plans; and
- (b) the benefits that would be paid by this Plan, without this section plus the benefits that would be paid by the other plans, without a section similar to this section would exceed Allowed Expenses as defined below.

### **Definitions**

"Other Plan" means a plan which provides benefits or services for, or by reason of Hospital, surgical medical, or dental care or treatment through:

- 1. any other group, blanket or franchise insurance coverage;
- 2. pre-paid plans for:
  - group Hospital service
  - group medical service
  - group practice
  - individual practice and
  - any other such plans for members of a group;
- 3. any plan provided by:
  - labor management trusts
  - unions
  - employer organizations
  - professional organization, or
  - employee benefit organizations;
- 4. a government program or statute, other than a state medical assistance plan that implements Title XIX of the Social Security Act of 1965; and
- 5. any part of a state auto reparation or indemnity act ("no fault insurance") with which the state permits coordination.

"This plan" means the medical care benefits provided by this Plan.

"Allowed Expense" means an Expense which is:

- necessary, Usual and Customary;
- incurred while the person for whom the claim is made is insured, or is entitled to benefits after insurance ends, under this Plan;
- at least partly covered under one of the plans covering such person.

The difference between the cost of a private Hospital room and the cost of a semi-private Hospital room shall not be deemed to be an Allowed Expense unless the patient's stay in a private room is Medically Necessary in terms of generally accepted medical practice.

## **COORDINATION OF BENEFITS**

When this Plan does not pay its benefits first, "Allowed Expense" will not include an Expense which is not paid because of the claimant's failure to comply with the cost containment requirements of the plan which pays its benefits first.

When a plan provides a benefit as a service rather than a cash payment, the reasonable cash value of the service will be considered to be both an Allowed Expense and a benefit paid.

### **Effects On Benefits Under This Plan**

When this section is used, the rules listed below will determine the amount of benefit each plan will pay. All benefits will be determined on a Plan Year basis.

These rules may require this plan to pay its benefits first. If so, this plan will pay its full benefits without taking into account other plan benefits. These rules may require one or more of the other plans to pay their benefits before this plan. If so, this plan will reduce its benefits so that in any Plan Year, the sum of all benefits to be paid to a person (by this and all other plans) equals the Allowed Expenses for that year. Benefits to be paid under other plans include benefits that would be paid if proper claim is made for such benefits.

### **Rules to Determine which Plan Pays First**

A plan, or part of one, that does not have a section similar to this section will pay its benefits before a plan that has such a section.

In all other cases, the plan that will pay its benefits first will be dependent upon the first applicable rule:

1. The plan that does not reserve the right to take this Plan's benefits into account in figuring its own benefits will always be primary.
2. The plan which covers the Covered Person as an employee; rather than as a full or part-time student.
3. If 2 does not apply, the plan which covers the person as a full or part-time student rather than as a Dependent.
4. If 1, 2, and 3 do not apply, the plan which covers the person as a Dependent of the parent whose month and day of birth occurs earlier in the year. If the other plan has a rule based on the gender of the parent, the gender rule will determine the order of benefits. However, a child's parents may be divorced or separated. If so, the plan to pay its benefits first will be the plan which covers the child as a Dependent of the parent with custody rather than as a Dependent of the parent without custody.

If the parent with custody remarries:

- the plan which covers the child as a Dependent of a parent with custody will pay its benefits first,
- the plan which covers the child as a Dependent of a stepparent will pay its benefits next, and
- the plan which covers the child as a Dependent of a parent without custody will pay its benefits last.

## **COORDINATION OF BENEFITS**

For a Dependent child of separated or divorced parents, the following governs which plan pays first when the person is a Dependent of a student:

- (a) when a court order makes one parent financially responsible for the health care expenses of the Dependent child, then that parent's plan pays first;
- (b) if there is no such court order, then the plan of the natural parent with custody pays before the plan of the stepparent with custody; and
- (c) the plan of the stepparent with custody pays before the plan of the natural parent without custody.

Item 1 will not apply unless a similar provision is contained in all plans. In this case item 2, 3, or 4 will determine which plan pays first.

If none of the above apply, then the plan which has covered the Covered Person for the longer time rather than the shorter time pays first.

If the benefits of this plan are reduced due to these rules, such reduction will be done in proportion. Any benefits paid by this plan on a reduced basis will be charged against the benefit limits of this plan.

### **Right to Receive and Release Necessary Information**

For this section to work, the University must exchange information with other plans. To do so, the University may give to or get from any source all such information it thinks necessary. This will be done without the consent of or notice to any person except as required by the applicable state statute. Any person claiming benefits under this plan must give the University the information it requires.

### **Facility of Payment**

Another plan may pay a benefit that should be paid by this Plan by the terms of the provision. If this happens, the University may pay to such payer the amount required for it to satisfy the intent of this provision. This will be done at the University's discretion. Any amount so paid will be considered a benefit under this plan. The University will not be liable for such payment after it is made.



## **GENERAL PROVISIONS**

### **Fiduciary Liability**

To the extent permitted by law, neither the Plan Administrator nor any other person shall incur any liability for any acts or for failure to act except for their own willful misconduct or willful breach of this Plan.

### **Compensation of Plan Administrator**

Any Plan Administrator who is also an employee of the University shall service without compensation for services rendered in such capacity, but all reasonable expenses incurred in the performance of their duties shall be paid by the University.

### **Payment of Administrative Expenses**

Unless otherwise indicated in the Adoption Agreement, all reasonable expenses incurred in administering this Plan shall be paid by this Plan.

### **Funding Policy**

This Plan shall have the right to enter into a contract with one or more insurance companies for the purposes of providing any benefits under this Plan and to replace any of such insurance companies or contracts. Any dividends, retroactive rate adjustments or other refunds of any type that may become payable under any such insurance contract shall not be assets of this Plan but shall be the property of, and shall be retained by the Plan Administrator.

### **Reporting and Disclosure Requirements**

Unless specified otherwise, it shall be the Plan Administrator's sole responsibility to comply with all filing, reporting, and disclosure requirements. Furthermore, the Plan Administrator shall be required to amend this Plan as is necessary to ensure compliance with applicable tax and other laws and regulations.

### **Indemnification**

The Plan Administrator shall be indemnified by the University against claims, and the expenses of defending against such claims, resulting from any action or conduct relating to the administration of this Plan except claims arising from gross negligence, willful neglect, or willful misconduct.

### **Applicable Laws**

The provisions of this Plan shall be construed, administered and enforced according to applicable Federal law.

### **Post-Mortem Payments**

Any benefit payable under this Plan after the death of a Participant shall be paid to his or her surviving spouse (if any), otherwise, to his or her estate. If there is doubt as to the right of any beneficiary to receive any amount, the Plan Administrator may retain such amount until the rights thereto are determined, without liability for any interest thereon.

## **GENERAL PROVISIONS**

### **Mental or Physical Incompetency**

Every person receiving or claiming benefits under this Plan shall be presumed to be mentally and physically competent and of age until the Plan Administrator receives written notice, in a form and manner acceptable to it, that such person is mentally or physically incompetent or a minor, and that a guardian, conservator or other person legally vested with the care of his or her estate has been appointed.

### **Inability to Locate Payee**

If the Plan Administrator is unable to make payment to any Participant or other person to whom a payment is due under this Plan because he or she cannot ascertain the identity or whereabouts of such Participants or other person after reasonable efforts have been made to identify or locate such person such payment and all subsequent payments otherwise due to such Participant or other person shall be forfeited one year after the date any such payment first became due.

### **Requirement for Proper Forms**

All communications in connection with this Plan made by a Participant shall become effective only when duly executed on any forms as may be required and furnished by, and filed with, the Plan Administrator.

### **Source of Payments**

This Plan and any insurance company contracts purchased or held by this Plan or funded pursuant to this Plan shall be the sole sources of benefits under this Plan. No student or beneficiary shall have any right to, or interest in, any assets of this Plan upon termination or otherwise, except as provided from time to time under this Plan, and then only to the extent of the benefits payable under this Plan to such student or beneficiary.

### **Multiple Functions**

Any person or group of persons may serve in more than one fiduciary capacity with respect to this Plan.

### **Tax Effects**

Neither the University, its agents, this Plan nor the Plan Administrator makes any warranty or other representation as to whether any amount paid for the benefit of a Participant or beneficiary are includable in any gross income for local, federal or state income tax purposes. Under no circumstances shall the recipient have any recourse against the Plan Administrator, this Plan or the University with respect to any increased taxes or other losses or damages suffered by the Covered Person as a result thereof.

### **Gender and Number**

Masculine pronouns include the feminine as well as the neuter genders, and the singular shall include the plural, unless indicated otherwise by the context.

### **Headings**

Article and section headings contained herein are for convenience of reference only and shall not be construed as defining or limiting the matter contained hereunder.

## **GENERAL PROVISIONS**

### **Severability**

Should any part of this Plan subsequently be invalidated by a court of competent jurisdiction, the remainder thereof shall be given effect to the maximum extent possible.

### **Provisions Relating to Insurers**

No insurer shall be required or permitted to issue an insurance policy or contract that is inconsistent with the purposes of this Plan, nor be bound to take any action not in accordance with the terms of any policy or contract with this Plan. The insurer shall not be deemed to be a party to this Plan, nor shall it be bound to interpret the construction or validity of this Plan. The insurer shall be protected from its good faith reliance on the written representations and instructions of the Plan Administrator, and shall not be responsible for the initial or continued qualified status of this Plan.

### **Right of Recovery**

In the event that this Plan paid benefits that should be paid by another Plan or any other source or that are later found to be greater than the allowable charge or were ineligible, this Plan may seek reimbursement. In such cases, this Plan may recover the amount incorrectly paid from the other benefit plan, the source to which it was paid or by the withholding of any amounts due this Plan from future benefit reimbursements of the participant.

### **Right of Subrogation and Refund**

This provision applies when a Covered Person incurs health care expenses due to injuries or illnesses caused by the act or omission of a third party or any party or source which may be responsible for payment. In such circumstances, the Covered Person may have a claim against that third party, insurer or any other source for payment of the health care expense or for pain and suffering.

As a condition of receiving benefits under this Plan, a Covered Person automatically assigns and transfers to this Plan any rights the Covered Person may have to recover payments from any third party or insurer (including, but not limited to, such Covered Person's own insurer(s)), for funds paid or payable under this Plan as a result of personal Injury or reimbursement of health care expenses. Further, in the event the Covered Person receives any funds from a judgment, settlement or otherwise from any other person, business entity or any other source, or such aforementioned funds are placed in a trust or other similar arrangement, the Covered Person, the trust or similar arrangement shall first repay this Plan in full as the first priority party, for any benefits paid by this Plan.

As a condition of receiving benefits under this Plan, a Covered Person recognizes, transfers, conveys and otherwise authorizes this Plan to directly pursue any claim which the Covered Person has against any third party, insurer or any other source, whether or not the Covered Person chooses to pursue that claim.

The Covered Person agrees to recognize this Plan's right to subrogation and reimbursement. These rights provide this Plan with a priority over any funds paid by a third party, insurer or any other source, including the Covered Person's own uninsured/underinsured motorist coverage, to a Covered Person, trust or similar arrangement relative to the Injury or Illness, including a priority over any claim for non-medical/dental/prescription/vision charges (pain and suffering

## **GENERAL PROVISIONS**

### **Right of Subrogation and Refund, (continued)**

claims, other damages), attorney fees, or other costs and expenses. This priority shall be enforceable even if the Covered Person is not made whole by the available recoveries, and shall be considered a lien against such recoveries until this Plan is repaid in full.

This Plan's priority to funds, subrogation and refund rights, and any/all rights assigned to it is limited to the extent to which this Plan has made, or will make, payments for medical/dental/vision/prescription charges, or any other health care expenses, as well as any costs and fees associated with the enforcement of its rights under this Plan. Covered Person(s) under this Plan must: (1) inform this Plan in writing within sixty (60) days of their claim against third parties, or other entities and/or insurers for benefits, (2) furnish information and assistance regarding the existence and status of such claims, and (3) execute any documents as this Plan may require to enforce its rights under this Plan. The Covered Person also agrees to take no action which may prejudice the rights or interest of this Plan. Failure to comply with these provisions may result in the Covered Person being personally responsible for reimbursing this Plan, and/or lead to a denial of all further Plan Benefits.

### **Premiums**

This Plan sets the premiums that apply to the coverage provided under this Plan. This Plan has the right to adjust these rates each Plan Year or when the benefits or terms of this Plan are changed. The Covered Student or continuing person will be given notice of such adjustment.

### **Renewal of Coverage**

With this Plan's consent, coverage may be renewed for like periods by payment of the renewal premium at the rate in effect at that time. This renewal premium must be paid on or before the last date of the applicable enrollment period. This Plan also has the right to refuse to renew coverage.

## SCHEDULE OF BENEFITS

<b>Primary Care Provider (UHS)</b>	<b>University Health Services (UHS) Clinical Services &amp; University Health Services Counseling &amp; Consultation Services</b>
<b>Applies to</b>	The Covered Student and the Covered Spouse/Domestic Partner
<b>Primary Care</b>	100% no deductible or copayment
<b>Urgent Care</b>	100% no deductible or copayment <b>Urgent Care</b> means care for an unexpected illness or injury which does not require use of a Hospital's Emergency Room, but which may need prompt attention, includes, but is not limited to: cold, sore throat, cough, fever, vomiting, sprain or strain, cramps, diarrhea, bumps and bruises, small lacerations, minor burns, earache, rashes, swollen glands, conjunctivitis.

<b>Benefit</b>	<b>Primary Care Provider (UHS)</b> Covered Students and Covered Spouses/Partners must use UHS for all Primary Care, Urgent Care and eligible Preventive Care.*	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Accident and Illness Aggregate Benefit Maximum</b> Some benefits may have additional dollar or visit maximums or confinement maximums.	<b>Unlimited</b>  All services incurred as a result of the Accident or Illness – facility, physician, radiology, pathology, ambulance, covered supplies and equipment and prescription medications. Refer below for rate of Eligible Expense reimbursement.		
<b>Plan Year Deductible</b>	Not Applicable	\$ 600.00 per person  \$ 1,200.00 per family	\$ 1,200.00 per person  \$ 2,400.00 per family
<b>Out-of-Pocket Maximum</b> (Coinsurance, Copayments and Deductible) Combined In-Network and Out-of-Network maximum of \$4,500 per person or \$9,000 per family.	Not Applicable	\$ 3,000.00 per person  \$ 6,000.00 per family	\$ 6,000.00 per person  \$ 12,000.00 per family

\*Some exceptions apply. See **Waiver of Primary Care Provider Requirements** on page 16.

## SCHEDULE OF BENEFITS

<b>Benefit</b>	<b>Primary Care Provider (UHS)</b> Covered Students and Covered Spouses/Partners must use UHS for all Primary Care, Urgent Care and eligible Preventive Care.*	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Hospital Facility Services</b> Room & Board (semi-Private, ICU, CCU)  Hospital Ancillary  Excludes personal and convenience items. Emergency hospital admissions to an Out-of-Network facility as a result of a life threatening medical emergency will be considered at the In-Network benefit rates subject to UCR.	Not Applicable	80% after deductible  80% after deductible	60% after deductible  60% after deductible
<b>Skilled Nursing Facility &amp; Inpatient Rehabilitation Facility</b> Following an acute inpatient care confinement. Custodial care is excluded.	Not Applicable	80% after deductible	60% after deductible
<b>Outpatient Hospital</b> Short Procedures Unit or Ambulatory Surgery  Other Covered Expenses	Not Applicable	80% after deductible  80% after deductible	60% after deductible  60% after deductible
<b>Emergency Room</b> Life Threatening Medical Emergency	Not Applicable	\$ 50.00 copayment, then 100% after the In-Network deductible	
<b>Non-Medical Emergency</b> Includes emergency room facility, emergency room physician, radiologist, pathologist.	Not Applicable	\$ 50.00 copayment, then 80% after the deductible	\$ 50.00 copayment, then 60% after the deductible
<b>Urgent Care Center (non-hospital provider)</b>  Covered Student/Spouse/Partner must use UHS for urgent care and non-emergency conditions during UHS hours.*	Not Applicable	80% after deductible	60% after deductible

\*Some exceptions apply. See **Waiver of Primary Care Provider Requirements** on page 16.

## SCHEDULE OF BENEFITS

<b>Benefit</b>	<b>Primary Care Provider (UHS)</b> Covered Students and Covered Spouses/Partners must use UHS for all Primary Care, Urgent Care and eligible Preventive Care.*	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Pre-Admission Testing</b>	Not Applicable	80% after deductible	60% after deductible
<b>Diagnostic Laboratory (outpatient)</b> Covered Student/Spouse/Partner must use UHS for diagnostic laboratory where services are available.*	100% Coverage when ordered by UHS providers	80% after deductible	60% after deductible
<b>Diagnostic Testing &amp; X-ray (outpatient)</b> Covered Student/Spouse/Partner must use UHS for diagnostic testing and x-ray where services are available.*	100% Coverage when a UHS provider is the treating clinician.	80% after deductible	60% after deductible
<b>CAT Scan, MRI and/or PET Scan</b>	Not Applicable	80% after deductible	60% after deductible
<b>Home Health Care</b> Limited to 60 visits per Plan Year. Custodial care is excluded.	Not Applicable	80% after deductible	60% after deductible
<b>Hospice Care</b>	Not Applicable	80% after deductible	60% after deductible
<b>Physician/Specialist Services</b>			
Inpatient	Not Applicable	80% after deductible	60% after deductible
Surgery	Not Applicable	80% after deductible	60% after deductible
Anesthesiologist	Not Applicable	80% after deductible	60% after deductible
Office & Clinic Visits	100% Coverage	80% after deductible	60% after deductible
Allergy Injection	100% Coverage	80% after deductible	60% after deductible
Congenital Heart Disease Surgery	Not Applicable	80% after deductible	60% after deductible
<b>Kidney Disease &amp; Kidney Transplant Benefit</b> All services incurred as a result of disease and transplant – facility, physician, radiology, pathology, ambulance, dialysis, covered supplies and equipment and prescription medications.	Not Applicable	80% after deductible	60% after deductible

\*Some exceptions apply. See **Waiver of Primary Care Provider Requirements** on page 16.

## SCHEDULE OF BENEFITS

<b>Benefit</b>	<b>Primary Care Provider (UHS)</b> Covered Students and Covered Spouses/Partners must use UHS for all Primary Care, Urgent Care and eligible Preventive Care.*	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Organ &amp; Tissue Transplant Lifetime Benefit</b> All services incurred as a result of organ and tissue transplant – facility, physician, radiology, pathology, ambulance, covered supplies and equipment and prescription medications.	Not Applicable	80% after deductible	60% after deductible
<b>Rehabilitative Services/Habilitative Services</b>  Physical Therapy – Limited to 40 Visits per Illness or Injury per Plan Year  Occupational Therapy – Limited to 40 Visits per Illness or Injury per Plan Year  Speech Therapy – Limited to 20 Visits per Illness or Injury per Plan Year  Cognitive Rehabilitation – Limited to 20 Visits per Illness or Injury per Plan Year	100% Coverage  Not Applicable  Not Applicable  Not Applicable	80% after deductible  80% after deductible  80% after deductible  80% after deductible	60% after deductible  60% after deductible  60% after deductible  60% after deductible
<b>Chiropractic Care &amp; Spinal Manipulation</b> Includes all Medically Necessary services rendered by a chiropractor. Also includes Medically Necessary therapeutic manipulations and related services rendered by a D.O. Short-term therapy only.	Not Applicable	80% after deductible	60% after deductible

\*Some exceptions apply. See **Waiver of Primary Care Provider Requirements** on page 16.



## SCHEDULE OF BENEFITS

Benefit	Primary Care Provider (UHS) Covered Students and Covered Spouses/Partners must use UHS for all Primary Care, Urgent Care and eligible Preventive Care.*	In-Network	Out-of-Network
<b>Well Child Care</b> This benefit is available from birth to age 18. Includes well child routine physical health examinations (except when required by a third party), screening, screening laboratory, x-ray (such as urinalysis and blood tests) and office visits.	Not Applicable	100% coverage for Preventive Services specified by the Patient Protection and Affordable Care Act (PPACA) - <a href="#">click here</a> for details (if you have additional questions please call the SHIP Claims Administrator, AIG Educational Markets at 1-866-796-7899); otherwise, 80% after deductible	60% after deductible
<b>Preventive Care (Dependent children 18 and over)</b> Covered services include: one annual well woman examination, one annual pap smear, routine preventive physical examinations, cholesterol screening, HIV and STI screening and smoking cessation assistance. This Plan also covers immunizations (including travel, meningitis and HPV vaccines).	Not Applicable	100% coverage for Preventive Services specified by the Patient Protection and Affordable Care Act (PPACA)- <a href="#">click here</a> for details (if you have additional questions please call the SHIP Claims Administrator, AIG Educational Markets at 1-866-796-7899); otherwise, 80% after deductible	60% after deductible

\*Some exceptions apply. See **Waiver of Primary Care Provider Requirements** on page 16.

## SCHEDULE OF BENEFITS

Benefit	Primary Care Provider (UHS) Covered Students and Covered Spouses/Partners must use UHS for all Primary Care, Urgent Care and eligible Preventive Care.*	In-Network	Out-of-Network
<b>Child Immunizations</b> This benefit is available from birth to age 18. Covered immunizations include diphtheria, pertussis, tetanus, polio, measles, mumps, rubella, hemophilus influenza B, hepatitis B and varicella.	Not Applicable	100% coverage for Preventive Services specified by the Patient Protection and Affordable Care Act (PPACA)- <a href="#">click here</a> for details (if you have additional questions please call the SHIP Claims Administrator, AIG Educational Markets at 1-866-796-7899); otherwise, 100%, no deductible	100%, no deductible
<b>Preventive Care (Student/spouse/partner)</b> UHS covered services include: one annual well woman examination, one annual pap smear, routine preventive physical examinations, cholesterol screening, HIV and STI screening and smoking cessation assistance. This Plan also covers immunizations (including travel, meningitis and HPV vaccines).	100% Coverage	100% Coverage for Preventive Services specified by Patient Protection and Affordable Care Act (PPACA) that are not available at UHS- <a href="#">click here</a> for details (if you have additional questions please call the SHIP Claims Administrator, AIG Educational Markets at 1-866-796-7899); otherwise, Must utilize UHS	Must utilize UHS*

\*Some exceptions apply. See **Waiver of Primary Care Provider Requirements** on page 16.

## SCHEDULE OF BENEFITS

Benefit	Primary Care Provider (UHS) Covered Students and Covered Spouses/Partners must use UHS for all Primary Care, Urgent Care and eligible Preventive Care.*	In-Network	Out-of-Network
<b>Pediatric Vision Care -</b> (Covered Persons under age 19 only)  Copayment per visit: Examination Materials  Covered Percentage  Maximum Amount: Standard Lenses: Single Vision Bifocal Trifocal Lenticular Progressive  Frames  Contact Lenses (in lieu of eyeglasses and frames) Effective Medically Necessary	Not Applicable Not Applicable  Not Applicable  Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable  Not Applicable Not Applicable	\$25 \$25  80% after deductible  \$50 \$50 \$50 \$50 \$50 \$100  \$100 \$100	\$25 \$25  80% after deductible  \$50 \$50 \$50 \$50 \$50 \$100  \$100 \$100
<b>Pediatric Dental Treatment</b> (Covered Persons under age 19 only)  <b>Basic Services:</b> <ul style="list-style-type: none"> <li>• For Diagnostic and Treatment Services</li> <li>• For Preventive Services</li> <li>• Additional Procedures coverage as Basic Services</li> </ul> <b>Intermediate Services:</b> <ul style="list-style-type: none"> <li>• For Minor Restorative Services</li> <li>• For Endodontic Services</li> <li>• For Periodontal Services</li> <li>• For Prosthodontic Services</li> <li>• For Oral Surgery</li> </ul> <b>Major Services:</b> <ul style="list-style-type: none"> <li>• For Major Restorative Services</li> <li>• For Endodontic Services</li> <li>• For Periodontal Services</li> <li>• For Prosthodontic Services</li> </ul> <b>Orthodontic Services:</b> <ul style="list-style-type: none"> <li>• For Orthodontic Services</li> </ul>	Not Applicable  Not Applicable  Not Applicable  Not Applicable	50% after deductible  50% after deductible  50% after deductible  50% after deductible	50% after deductible  50% after deductible  50% after deductible  50% after deductible

\*Some exceptions apply. See **Waiver of Primary Care Provider Requirements** on page 16.

## SCHEDULE OF BENEFITS

<b>Benefit</b>	<b>Primary Care Provider (UHS)</b> Covered Students and Covered Spouses/Partners must use UHS for all Primary Care, Urgent Care and eligible Preventive Care.*	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Screening Mammography</b> (not otherwise covered under the Preventive Care benefit) One baseline mammogram is covered between the ages of 35 and 40, once every two years between the ages of 40 and 50, and annually age 50 and over. A Covered woman with a personal or family history of breast cancer or biopsy proven benign breast disease, or having a first child after age 30 may be covered for this service on a more frequent basis upon a Physician's referral.	Not Applicable	80% after deductible	60% after deductible
<b>Mental Health and Chemical Dependency</b> (covered on the same basis as any other Illness)			
<b>Inpatient</b>	Not Applicable	80% after deductible	60% after deductible
<b>Partial Hospitalization</b> (Also known as transitional care.)	Not Applicable	80% after deductible	60% after deductible
<b>Outpatient/office/clinic</b> (Covered providers include M.D., D.O., Ph.D., Ed.D.)	100% Coverage	80% after deductible	60% after deductible
<b>Diabetic Education and Supplies</b>	Not Applicable	80% after deductible	60% after deductible
<b>Ambulance Transport</b> For ground and air transport only when for a life threatening medical emergency to the nearest hospital facility.	Not Applicable	80% after deductible	60% after deductible
<b>Private Duty Nursing</b> Medically Necessary Only	Not Applicable	80% after deductible	60% after deductible
<b>Extraction of Natural Teeth and Replacement with Artificial Teeth</b> Because of Accidental Injury	Not Applicable	80% after deductible	60% after deductible
<b>Durable Medical Equipment</b>	Not Applicable	80% after deductible	60% after deductible

\*Some exceptions apply. See **Waiver of Primary Care Provider Requirements** on page 16.

## SCHEDULE OF BENEFITS

Benefit	Primary Care Provider (UHS) Covered Students and Covered Spouses/Partners must use UHS for all Primary Care, Urgent Care and eligible Preventive Care.*	In-Network	Out-of-Network
<b>Sexual Reassignment Surgery – Limited to \$25,000 Lifetime Maximum</b> Medically Necessary changes incurred for non-surgical treatment of gender identity disorders will be paid the same as any other covered condition, including but not limited to: physician's visits, laboratory tests and outpatient prescription drugs (including hormones and hormone therapy).	Not Applicable	80% after deductible	60% after deductible
<b>Outpatient Prescription Drug Benefit</b>  Formulary, Generic (Tier 1) Formulary, Brand Name (Tier 2) Non-Formulary, Brand (Tier 3) Specialty Drugs (Tier 4)  <b>Contraceptive Benefit</b> - This benefit applies to all prescribed FDA-approved birth control methods.	<b>Must use SHIP Membership Card to receive benefit.</b>  <u><b>Copayment</b></u> \$15.00 copayment \$35.00 copayment \$60.00 copayment 20% up to a maximum of \$150 per fill.  <u><b>Days supply</b></u> Up to a 31 day supply per fill for all eligible retail pharmacy medications.  100% coverage for prescribed FDA-approved contraceptives. Note: unless a brand name contraceptive is prescribed as Medically Necessary, a copayment will apply if a member receives a brand name contraceptive when a generic equivalent is available.		No coverage

\*Some exceptions apply. See **Waiver of Primary Care Provider Requirements** on page 16.

## MEDICAL BENEFITS

### **Accident and Illness Aggregate Benefit Maximum**

This Plan will reimburse for Eligible Expenses incurred as a result of Covered Illness or Accidental Injury to an unlimited aggregate maximum per Covered Person. "Each Illness" or "Each Injury" is defined as an Illness or Injury and all recurrences and related conditions which are sustained by a Covered Person. All reimbursements made by this Plan including facility charges, Physician, other health care providers and professionals, radiology, pathology, ambulance transportation, covered supplies, eligible medical equipment and prescription medications are applied toward the unlimited aggregate maximum. Other types of benefits may have additional dollar or visit maximums or confinement maximums. ***The first expense for an Accidental Injury must be incurred within sixty (60) days after the date of the Accident causing the Injury.***

### **Kidney Disease, Kidney Transplant, Organ and Tissue Transplant Services**

This Plan will cover human to human organ and tissue and bone marrow transplant services and procedures. Covered solid organ transplant procedures include transplants of liver, heart, heart/lung, lung, kidney, pancreas, kidney/pancreas, small bowel, and other solid organ transplant procedures which the Third Party Administrator determines to have become standard, effective practice and have determined to be effective procedures by peer review literature as well as other resources used to evaluate new procedures. Such solid organ transplants will be considered on a case by case basis. Covered tissue transplant procedures (autologous and allogeneic) blood transfusions, autologous parathyroid transplants, corneal transplants, bone and cartilage grafting, skin grafting, autologous islet cell transplants; and other tissue transplant procedures which the Third Party Administrator determines to have become standard, effective practice and have been determined to be effective procedures by peer review literature as well as other resources used to evaluate new procedures. Such tissue transplants will be covered on a case by case basis. Certain bone marrow procedures will be covered when the recipient is a Covered Person under this Plan. Covered bone marrow transplants include allogeneic, autologous and syngeneic bone marrow transplants, including tandem transplants, mini transplants (transplant lite) and donor lymphocyte infusions. The charges must be incurred while covered under this Plan. Donor expenses when the recipient is a Covered Person under this Plan will be considered secondary to any benefits payable under the Donor's Plan and only for expenses incurred for the evaluation, removal, and transportation of the organ. Donor expenses when the recipient is not a Covered Person under this Plan are excluded.

In general, Eligible Expenses include:

1. Organ and tissue procurement consisting of removing, preserving and transporting the donated part and tissue typing for related or unrelated donors;
2. Hospital room and board and medical supplies;
3. Diagnosis, treatment, surgery and follow-up care by a Physician;
4. Home care subject to provisions for coverage described under that section of this Document;
5. Rental to purchase price of wheel chairs, hospital beds and mechanical equipment as is Medically Necessary;
6. Local ambulance service for Medically Necessary transports;
7. Medication, radiology, other diagnostic and laboratory tests;
8. Physical, occupational and speech therapy when Medically Necessary subject to provisions as described under that section of this document.

## **MEDICAL BENEFITS**

### **The Plan Year Deductible**

The Plan Year Deductible is the amount of Eligible Expenses which must be paid by the Covered Person before benefits under this Plan will begin. The Deductible is paid only once per Plan Year per Covered Person. When the total amount of Deductible applied per all Covered Persons in a family unit equals the Family Deductible, then the deductible is considered to have been met for the entire family. Non-covered services, copayments and coinsurance do not apply towards the Plan Year Deductible.

### **Out-of-Pocket Maximum**

Coinsurance is the term used to describe the amount of Eligible Expenses for which the Covered Person is generally responsible after application of the Plan Year Deductible. Generally, this Plan will pay 80% of the network allowance for covered In-Network expenses and 60% of Usual, Customary and Reasonable (UCR) for Out-of-Network care. The 20% or 40% remaining after this Plan reimburses is the Covered Person's Coinsurance. Copayments, Plan Year Deductible and Coinsurance combined are called Out-of-Pocket. This Plan limits a Covered Person's Out-of-Pocket responsibility to a maximum amount per Covered Person. When the total amount of Out-of-Pocket applied per all Covered Persons in a family unit equals the Family Out-of-Pocket maximum, then the Out-of-Pocket maximum is considered to have been met for the entire family. Non-covered services and charges in excess of UCR charges do not apply towards the Out-of-Pocket Maximum. The In-Network and Out-of-Network Out-of-Pocket amounts are linked in that amounts applied to In-Network Out-of-Pocket are credited towards the Out-of-Network and vice versa.

### **Inpatient Hospital Facility**

This Plan will consider Eligible Expenses incurred during a period of hospital confinement which is Medically Necessary up to any applicable confinement maximum. Charges for a private room are limited to the hospital's prevailing semi-private room rate. Expenses for personal and convenience items, including but not limited to, television, telephone, hygiene products, robes, slippers, socks, are not covered. Coverage includes Medically Necessary hospital charges for:

1. Semi-private room and board;
2. General nursing care;
3. Private duty nursing care;
4. Drugs, medications and biologicals while confined;
5. Patient meals, including special diets when necessary;
6. Use of operating room and related facilities;
7. Use of intensive care or cardiac units and related services;
8. Oxygen services;
9. Administration of whole blood and blood plasma, including the processing and preparation;
10. Necessary supplies, appliances and equipment.

In the event of an emergency admission as a result of a life threatening medical emergency, this Plan will consider Eligible Expenses of an Out-of-Network facility if it was the nearest hospital facility, at the In-Network rate limited to UCR.

## **MEDICAL BENEFITS**

### **Skilled Nursing and Inpatient Rehabilitation Confinement**

Eligible Expenses for a skilled nursing facility or inpatient rehabilitation confinement are covered. In order to be eligible, such confinement must:

1. Follow an inpatient hospital confinement,
2. Occur within twenty-four (24) hours of discharge from such hospital confinement,
3. Be required to provide recuperative nursing care and/or rehabilitation services for the condition that caused the initial hospital confinement, and
4. Have been considered an Eligible Expense had the Covered Person remained hospital confined versus discharge with appropriate home care services.

Skilled Nursing and Inpatient Rehabilitation confinement is limited to semi-private accommodations or an allowance equal to the prior hospital facility's most frequent established charge for semi-private rooms, whichever is less. Inpatient rehabilitation is limited to short term treatment for conditions which will result in significant improvement based on the treatment plan prescribed and is not covered for chronic problems or routine maintenance for chronic conditions.

### **Outpatient Hospital**

Covered Services rendered by the outpatient department of a Hospital facility will be covered as shown on the schedule of Benefits and as may be described elsewhere in this document. Services include, but are not limited to:

1. Use of the hospital's Short Procedures Unit or an Ambulatory Surgery Center for Covered surgical procedures;
2. Diagnostic, laboratory and x-ray services (refer to Diagnostic X-ray, Testing and Laboratory);
3. Chemotherapy and Radiation Therapy services (refer to Other Covered Services); and
4. Dialysis (refer to Other Covered Services as well as Kidney Disease and Kidney Transplant).

### **Emergency Room**

This Plan will cover the cost of a Hospital's Emergency Room as shown on the Schedule of Benefits, including Medically Necessary charges made by the Emergency Room Physician, radiologist and pathologist. However, for primary care, urgent care and non-medical emergency conditions, Covered Students/Spouses/Partners must use UHS during regular business hours.\* In the event of a life threatening medical emergency, the Covered Person should seek treatment from the nearest available hospital facility. A copayment of \$50 will be applied to any emergency room visit.

### **Urgent Care Centers**

This Plan will cover the cost of non-hospital urgent care centers as shown on the Schedule of Benefits. Covered Students/Spouses/Partners must use UHS during regular business hours for urgent care needs.\*

\*Some exceptions apply. See **Waiver of Primary Care Provider Requirements** on page 16.



## **MEDICAL BENEFITS**

### **Pre-Admission Testing**

This Plan encourages participants to obtain Pre-Admission Testing (PAT) prior to the beginning of a period of hospital confinement. PAT is covered when referred by the Attending Physician and is rendered within seven (7) days of the scheduled Hospital confinement. PAT will still be covered if the scheduled confinement is postponed due to PAT showing there is another condition that must be treated prior to admission, a medical condition develops that forces postponement of the planned hospitalization, a hospital bed is not available when originally scheduled, or PAT indicates that confinement is not necessary contrary to expectations.

### **Diagnostic Laboratory Benefit**

This Plan will consider Medically Necessary Eligible Expenses for diagnostic laboratory services as shown in the Schedule of Benefits. Covered Students/Spouses/Partners must use UHS during regular business hours for any diagnostic laboratory services which may be available through UHS.\*

### **Diagnostic X-ray and Testing Benefit**

This Plan will consider Medically Necessary Eligible Expenses for diagnostic x-ray and other diagnostic testing as shown in the Schedule of Benefits. Covered Students/Spouses/Partners must use UHS during regular business hours for any diagnostic x-ray and testing services which may be available through UHS.\*

### **CAT Scan, MRI and/or PET Scan Benefit**

This Plan will consider Medically Necessary Eligible Expenses for CAT Scan, MRI and PET Scan services as shown in the Schedule of Benefits.

### **Home Health Care**

If a Covered Person requires skilled nursing care on an at-home basis, this Plan will consider the following expenses as shown on the Schedule of Benefits when referred by the Attending Physician:

1. Part-time or intermittent nursing care by an R.N., L.P.N., or L.V.N., or Home Health Aide when such aide is providing care of a medical or therapeutic nature;
2. Physical, Occupational or Speech Therapy;
3. Medical Social Work and Nutrition Services;
4. Medical supplies, appliances, equipment, drugs and medicines that can only be obtained upon written prescription of a Physician; and
5. Home visits by the Attending Physician.

Nursing services which do not require the skills of an R.N., L.P.N. or L.V.N. and custodial care are not covered expenses. One visit is a rendered service up to four hours in length. Medically Necessary service visits exceeding four hours will count as more than one visit with each four hour segment counting as a visit against the visit limitations that may apply.

\*Some exceptions apply. See **Waiver of Primary Care Provider Requirements** on page 16.

## **MEDICAL BENEFITS**

### **Hospice Care**

When, by reason of Injury or Illness, a Physician certifies that a Covered Person is terminally ill and Eligible Hospice Care Expenses are incurred, this Plan will pay consider the following expense as shown on the Schedule of Benefits.

Eligible Hospice Care Expenses are the UCR charges made by a Hospice for the following services or supplies:

- (a) charges for inpatient care;
- (b) charges for drugs and medicines;
- (c) charges for part-time nursing by an RN, LPN or LVN;
- (d) charges for Physical and respiratory therapy in the home;
- (e) charges for the use of medical equipment;
- (f) charges for visits by licensed or trained social workers, psychologists or counselors.

### **Physician Services**

This Plan will consider the charges of a Physician in connection with a Covered Treatment or service as shown in the Schedule of Benefits, but not for more visits or Treatments than those found elsewhere in this document that limit payment for a particular condition or Treatment. This means that where a service is limited to a certain amount of days, dollars or visits, the same limit on days, dollars or visits also applies to Physician visits. If the services of, or consultation with, a Physician other than the Covered Person's own is required, this Plan will consider those charges, but not for observation, reassurance, or standby services. Services which are unbundled will be denied or limited to the reasonable and customary allowance for the most appropriate procedure code as determined by this Plan.

The maximum eligible charge for medically indicated Assistant Surgeon services will not exceed 25% of the allowance for the primary surgeon.

### **Rehabilitative Services/Habilitative Services**

#### **Physical, Occupational, Speech Therapy and Cognitive Rehabilitation**

This Plan will consider Medically Necessary short-term therapy services when referred by the Attending Physician up to the applicable maximum as shown on the Schedule of Benefits. Therapy services include:

1. Occupational therapy (services for mental health or chemical dependency conditions are excluded);
2. Physical Therapy;
3. Cardiac Therapy;
4. Respiratory Therapy;
5. Speech Therapy;
6. Acupuncture; and
7. Urinary incontinence therapy.

## **MEDICAL BENEFITS**

### **Rehabilitative Services/Habilitative Services**

#### **Physical, Occupational, Speech Therapy and Cognitive Rehabilitation (continued)**

Exercise equipment, pillows, supports, and other supplies and materials are excluded. Rehabilitation services are limited to short term treatment for conditions which will result in significant improvement based on the Treatment plan prescribed. Long-term therapy (therapy provided for more than the maximum number of visits per Illness or Injury in a Plan Year as shown on the Schedule of Benefits) and therapy services for chronic problems or routine maintenance (to prevent deterioration of function, such as stretching, massage, and range of motion exercises) are excluded from coverage. General exercises, maintenance exercise programs, physical conditioning programs, electrical nerve stimulation, help with activities of daily living and any therapy services that are determined not Medically Necessary are not covered under this Plan.

Physical, occupational and speech therapy are not covered for learning disabilities, developmental delay, communication delay, perceptual disorder, mental retardation or related conditions, behavior disorders, multiple handicaps, sensory deficit and motor dysfunction. Neuro-educational testing, treatment and special therapies related to the listed conditions are not covered.

### **Chiropractic Care & Spinal Manipulation**

This Plan will consider the Medically Necessary Eligible Expenses for services rendered by a physician, including, but not limited to, examination, x-ray, manipulation and other therapeutic modalities, as shown on the Schedule of Benefits. Exercise equipment, pillows, supports and other supplies and materials are excluded. Long-term therapy and therapy services for chronic problems or routine maintenance (to prevent deterioration of function, such as stretching, massage, and range of motion exercises) are excluded from coverage. General exercises, maintenance exercise programs, physical conditioning programs, electrical nerve stimulation and any therapy services that are determined not Medically Necessary are not covered under this Plan

### **Well Child Care and Child Immunizations**

For Covered Dependent Children from birth to age 18, this Plan will consider charges for routine physical health examinations (except when required by a third party), immunizations, and screening laboratory, testing and x-ray as shown on the Schedule of Benefits.

### **Preventive Care**

For Covered Students and Covered Spouses/Domestic Partners, Preventive Care and related screening tests as shown on the Schedule of Benefits.

For Covered Dependent Children age 18 and over, this Plan will consider charges for Preventive Care and related screening tests as shown on the Schedule of Benefits.

## MEDICAL BENEFITS

### Pediatric Vision Care Expense

If a Covered Person under age 19 incurs Eligible Expenses for a service included in the list of Eligible Expenses below and the service is performed or prescribed by an optometrist or other Physician, benefits will be paid as shown in the Schedule of Benefits. The Eligible Expenses must be incurred while the Covered Person is covered under this Plan.

Eligible Expenses include the following:

- (a) charges made for vision examination by an optometrist or ophthalmologist, including
  1. one routine eye examination every Plan Year;
  2. one pair of standard eyeglass lenses or contact lenses every Plan Year;
  3. one frame every Plan Year;
- (b) diagnostic services – one eye (ophthalmologic) exam covered in full every Plan Year, including dilation (refraction);

LENSES – one pair every Plan Year. Prescription glasses or contacts may be selected as follows:

1. single vision - conventional (lined) bifocal or trifocal;
2. Lenticular – may be plastic
  - (a) lenses may be glass or plastic, all lens power (single, bifocal, trifocal, Lenticular), fashion and gradient tinting, oversized and glass-grey #3 prescription sunglass lenses;
  - (ii) polycarbonate lenses covered in full for children;
  - (iii) all lenses include scratch resistant coating with no additional copayment

FRAMES – one frame per Policy Year

CONTACT LENSES –one pair every Policy Year in lieu of eyeglasses.

Benefit will be paid for Medically Necessary contact lenses for treatment of Covered Persons affected by certain conditions: Karatoconus, pathological myopia, aphakia, anisometropia, aneseikonia, aniridia, corneal disorders, post-traumatic disorders, irregular astigmatism. Contact lenses are Medically Necessary when the use of contact lenses, in lieu of eyeglasses, will result in significantly better visual and/or improved binocular function, including avoidance of diplopia or suppression.

- (c) Low vision – low vision is a significant loss of vision but not total blindness. This benefit covers evaluation and prescription of optical devices by ophthalmologist and optometrist. This benefit covers one comprehensive low vision evaluation every 5 years with low vision aid allowance for items such as high-power spectacles, magnifiers and telescopes, and follow-up care 4 visits in any 5 year period.

No benefits will be payable for charges incurred for:

- (1) orthoptics or vision training and any supplemental texting, plano (non-prescription) lenses; or two pair of eyeglasses in lieu of bifocal or trifocals;
- (2) medical or surgical treatment of the eyes;
- (3) safety eyewear;
- (4) spectacle lens styles, materials, treatment, or “add-ons” not shown in the Schedule of Benefits.

## MEDICAL BENEFITS

### **Pediatric Dental Treatment**

When a Covered Person under age 19 incurs Eligible Dental Expenses for dental treatment during the Plan Year, this Plan will pay the UCR charges for Eligible Dental Expense incurred in connection with covered dental treatment based on the Schedule of Covered Dental Services below. The Eligible Dental Expense must be incurred while the Covered Person is insured for these benefits.

Eligible Dental Expense means charges by a dentist, other Physician or dental hygienist acting within the scope of such person's license that is:

- (a) a dental procedure listed in the Schedule of Covered Dental Charges;
- (b) customarily used for treatment of the dental condition; and
- (c) done according to accepted standards of dental practice.

No benefits will be payable for charges incurred for:

- 1. charges for a dental service or procedure in excess of the UCR charge;
- 2. overdentures and associated procedures;
- 3. cosmetic procedures;
- 4. implants, removal of implants, the replacement of lost or stolen appliances, the replacement of orthodontic retainers, athletic mouthguards, precision or semi-precision attachments, denture duplication, overdentures and any associated surgery, or other customized services or attachments and related procedures, or sealants;
- 5. oral hygiene instructions, plaque control, the completion of a claim form, acid etch, broken appointments, prescription of take-home fluoride, or diagnostic photographs;
- 6. services not completed by the end of the month in which insurance terminates;
- 7. treatment by an immediate family member;
- 8. appliances, services or procedures relating to: (i) the change or maintenance of vertical dimensions; (ii) restoration of occlusion; (iii) splinting; (iv) correction of attrition, abrasion, erosion or a fraction; (v) bite regulation; or (vi) bite analysis.

## MEDICAL BENEFITS

### Pediatric Dental Treatment (continued)

#### SCHEDULE OF COVERED PEDIATRIC DENTAL SERVICES

<b>BASIC SERVICES:</b>
<b>Diagnostic and Treatment Services</b>
D0120 Periodic oral evaluation - Limited to 1 every 6 months
D0140 Limited oral evaluation - problem focused - Limited to 1 every 6 months
D0150 Comprehensive oral evaluation - Limited to 1 every 6 months
D0180 Comprehensive periodontal evaluation - Limited to 1 every 6 months
D0210 Intraoral – complete series (including bitewings) 1 every 60 (sixty) months
D0220 Intraoral - periapical first film
D0230 Intraoral - periapical - each additional film
D0240 Intraoral - occlusal film
D0270 Bitewing - single film -1 set every 6 months
D0272 Bitewings - two films - 1 set every 6 months
D0274 Bitewings - four films - 1 set every 6 months
D0277 Vertical bitewings – 7 to 8 films – 1 set every 6 months
D0330 Panoramic film – 1 film every 60 (sixty) months
D0340 Cephalometric x-ray
D0350 Oral / Facial Photographic Images
D0470 Diagnostic Models
D00460 Pulp Vitality Tests

## MEDICAL BENEFITS

### Pediatric Dental Treatment (continued)

#### SCHEDULE OF COVERED PEDIATRIC DENTAL SERVICES (continued)

<b>BASIC SERVICES (continued):</b>
<b>Preventative Services</b>
D1120 Prophylaxis – Child - Limited to 1 every 6 months
D1203 Topical application of fluoride (excluding prophylaxis) – child - Limited to 2 every 12 months
D1204 Topical application of fluoride (excluding prophylaxis) – Age 15 to 19 - 2 every 12 months
D1206 Topical fluoride varnish - 2 in 12 months
D1351 Sealant - per tooth - unrestored permanent molars - 1 sealant per tooth every 36 months
D1352 Preventative resin restorations in a moderate to high caries risk patient - permanent tooth - 1 sealant per tooth every 36 months.
D1510 Space maintainer – fixed – unilateral
D1515 Space maintainer – fixed – bilateral
D1520 Space maintainer - removable – unilateral
D1525 Space maintainer - removable – bilateral
D1550 Re-cementation of space maintainer
D7285 Incisional Biopsy of Oral Tissue- hard (bone, tooth)
D7286 Incisional biopsy of oral tissue- soft
<b>Additional Procedures covered as Basic Services</b>
D9110 Palliative treatment of dental pain – minor procedure

## MEDICAL BENEFITS

### Pediatric Dental Treatment (continued)

#### SCHEDULE OF COVERED PEDIATRIC DENTAL SERVICES (continued)

<b>INTERMEDIATE SERVICES:</b>
<b>Minor Restorative Services</b>
D2140 Amalgam - one surface, primary or permanent
D2150 Amalgam - two surfaces, primary or permanent
D2160 Amalgam - three surfaces, primary or permanent
D2161 Amalgam - four or more surfaces, primary or permanent
D2330 Resin-based composite - one surface, anterior
D2331 Resin-based composite - two surfaces, anterior
D2332 Resin-based composite - three surfaces, anterior
D2335 Resin-based composite - four or more surfaces or involving incisal angle (anterior)
D2910 Re-cement inlay
D2920 Re-cement crown
D2930 Prefabricated stainless steel crown - primary tooth – Under age 15 - Limited to 1 per tooth in 60 months
D2931 Prefabricated stainless steel crown - permanent tooth - Under age 15 - Limited to 1 per tooth in 60 months
D2940 Protective Restoration
D2951 Pin retention - per tooth, in addition to restoration
<b>Endodontic Services</b>
D3220 Therapeutic pulpotomy (excluding final restoration) - If a root canal is within 45 days of the pulpotomy, the pulpotomy is not a covered service since it is considered a part of the root canal procedure and benefits are not payable separately.
D3222 Partial pulpotomy for apexogenesis - permanent tooth with incomplete root development If a root canal is within 45 days of the pulpotomy, the pulpotomy is not a covered service since it is considered a part of the root canal procedure and benefits are not payable separately.
D3230 Pulpal therapy (resorbable filling) - anterior, primary tooth (excluding final restoration) - Limited to primary incisor teeth for members up to age 6 and for primary molars and cuspids up to age 11 and is limited to once per tooth per lifetime.
D3240 Pulpal therapy (resorbable filling) - posterior, primary tooth excluding final restoration). Incomplete endodontic treatment when you discontinue treatment. - Limited to primary incisor teeth for members up to age 6 and for primary molars and cuspids up to age 11 and is limited to once per tooth per lifetime.

## MEDICAL BENEFITS



**Pediatric Dental Treatment (continued)**

**SCHEDULE OF COVERED PEDIATRIC DENTAL SERVICES (continued)**

<b>INTERMEDIATE SERVICES (continued):</b>
<b>Periodontal Services</b>
D4341 Periodontal scaling and root planning-four or more teeth per quadrant – Limited to 1 every 24 months
D4342 Periodontal scaling and root planning-one to three teeth, per quadrant – Limited to 1 every 24 months
D4910 Periodontal maintenance – 4 in 12 months combined with adult prophylaxis after the completion of active periodontal therapy
<b>Prosthodontic Services</b>
D5410 Adjust complete denture – maxillary
D5411 Adjust complete denture – mandibular
D5421 Adjust partial denture – maxillary
D5422 Adjust partial denture – mandibular
D5510 Repair broken complete denture base
D5520 Replace missing or broken teeth - complete denture (each tooth)
D5610 Repair resin denture base
D5620 Repair cast framework
D5630 Repair or replace broken clasp
D5640 Replace broken teeth - per tooth
D5650 Add tooth to existing partial denture
D5660 Add clasp to existing partial denture
D5710 Rebase complete maxillary denture - Limited to 1 in a 36-month period 6 months after the initial installation
D5720 Rebase maxillary partial denture - Limited to 1 in a 36-month period 6 months after the initial installation
D5721 Rebase mandibular partial denture - Limited to 1 in a 36-month period 6 months after the initial installation
D5730 Reline complete maxillary denture - Limited to 1 in a 36-month period 6 months after the initial installation
D5731 Reline complete mandibular denture - Limited to 1 in a 36-month period 6 months after the initial installation
D5740 Reline maxillary partial denture - Limited to 1 in a 36-month period 6 months after the initial installation

## MEDICAL BENEFITS

### Pediatric Dental Treatment (continued)

#### SCHEDULE OF COVERED PEDIATRIC DENTAL SERVICES (continued)

<b>INTERMEDIATE SERVICES (continued):</b>
<b>Prosthodontic Services (continued)</b>
D5741 Reline mandibular partial denture - Limited to 1 in a 36-month period 6 months after the initial installation
D5750 Reline complete maxillary denture (laboratory) - Limited to 1 in a 36-month period 6 months after the initial installation
D5751 Reline complete mandibular denture (laboratory) - Limited to 1 in a 36-month period 6 months after the initial installation
D5760 Reline maxillary partial denture (laboratory) - Limited to 1 in a 36-month period 6 months after the initial installation
D5761 Reline mandibular partial denture (laboratory) Rebase/Reline - Limited to 1 in a 36-month period 6 months after the initial installation.
D5850 Tissue conditioning (maxillary)
D5851 Tissue conditioning (mandibular)
D6930 Recement fixed partial denture
D6980 Fixed partial denture repair, by report
<b>Oral Surgery</b>
D7140 Extraction, erupted tooth or exposed root (elevation and/or forceps removal)
D7210 Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone and/or section of tooth
D7220 Removal of impacted tooth - soft tissue
D7230 Removal of impacted tooth – partially bony
D7240 Removal of impacted tooth - completely bony
D7241 Removal of impacted tooth - completely bony with unusual surgical complications
D7250 Surgical removal of residual tooth roots (cutting procedure)
D7251 Coronectomy - intentional partial tooth removal
D7270 Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth
D7280 Surgical access of an unerupted tooth
D7310 Alveoloplasty in conjunction with extractions - per quadrant

## MEDICAL BENEFITS

### Pediatric Dental Treatment (continued)

#### SCHEDULE OF COVERED PEDIATRIC DENTAL SERVICES (continued)

<b>INTERMEDIATE SERVICES (continued):</b>
<b>Oral Surgery (continued)</b>
D7311 Alveoloplasty in conjunction with extractions-one to three teeth or tooth spaces, per quadrant
D7320 Alveoloplasty not in conjunction with extractions - per quadrant
D7321 Alveoloplasty not in conjunction with extractions-one to three teeth or tooth spaces, per quadrant
D7471 Removal of exostosis
D7510 Incision and drainage of abscess - intraoral soft tissue
D7910 Suture of recent small wounds up to 5 cm
D7971 Excision of pericoronal gingival

<b>MAJOR SERVICES:</b>
<b>Major Restorative Services</b>
D0160 Detailed and extensive oral evaluation - problem focused, by report
D2510 Inlay - metallic – one surface – An alternate benefit will be provided
D2520 Inlay - metallic – two surfaces – An alternate benefit will be provided
D2530 Inlay - metallic – three surfaces – An alternate benefit will be provided
D2542 Onlay - metallic - two surfaces – Limited to 1 per tooth every 60 months
D2543 Onlay - metallic - three surfaces – Limited to 1 per tooth every 60 months
D2544 Onlay - metallic - four or more surfaces – Limited to 1 per tooth every 60 months
D2740 Crown - porcelain/ceramic substrate - Limited to 1 per tooth every 60 months
D2750 Crown - porcelain fused to high noble metal - Limited to 1 per tooth every 60 months
D2751 Crown - porcelain fused to predominately base metal – Limited to 1 per tooth every 60 months
D2752 Crown - porcelain fused to noble metal – Limited to 1 per tooth every 60 months
D2780 Crown - 3/4 cast high noble metal – Limited to 1 per tooth every 60 months
D2781 Crown - 3/4 cast predominately base metal – Limited to 1 per tooth every 60 months

## MEDICAL BENEFITS

### Pediatric Dental Treatment (continued)

#### SCHEDULE OF COVERED PEDIATRIC DENTAL SERVICES (continued)

<b>MAJOR SERVICES (continued):</b>
<b>Major Restorative Services (continued)</b>
D2783 Crown - 3/4 porcelain/ceramic – Limited to 1 per tooth every 60 months
D2790 Crown - full cast high noble metal– Limited to 1 per tooth every 60 months
D2791 Crown - full cast predominately base metal – Limited to 1 per tooth every 60 months
D2792 Crown - full cast noble metal– Limited to 1 per tooth every 60 months
D2950 Core buildup, including any pins– Limited to 1 per tooth every 60 months
D2954 Prefabricated post and core, in addition to crown– Limited to 1 per tooth every 60 months
D2980 Crown repair, by report
<b>Endodontic Services</b>
D3310 Anterior root canal (excluding final restoration)
D3320 Bicuspid root canal (excluding final restoration)
D3330 Molar root canal (excluding final restoration)
D3346 Retreatment of previous root canal therapy-anterior
D3347 Retreatment of previous root canal therapy-bicuspid
D3348 Retreatment of previous root canal therapy-molar
D3351 Apexification/recalcification – initial visit (apical closure/calcific repair of perforations, root resorption, etc.)
D3352 Apexification/recalcification – interim medication replacement (apical closure/calcific repair of perforations, root resorption, etc.)
D3353 Apexification/recalcification - final visit (includes completed root canal therapy, apical closure/calcific repair of perforations, root resorption, etc.)
D3354 Pulpal regeneration (completion of regenerative treatment in an immature permanent tooth with a necrotic pulp) does not include final restoration
D3410 Apicoectomy/periradicular surgery - anterior
D3421 Apicoectomy/periradicular surgery - bicuspid (first root)
D3425 Apicoectomy/periradicular surgery - molar (first root)
D3426 Apicoectomy/periradicular surgery (each additional root)

## MEDICAL BENEFITS

### Pediatric Dental Treatment (continued)

#### SCHEDULE OF COVERED PEDIATRIC DENTAL SERVICES (continued)

<b>MAJOR SERVICES (continued):</b>
<b>Endodontic Services (continued)</b>
D3450 Root amputation - per root
D3920 Hemisection (including any root removal) - not including root canal therapy
<b>Periodontal Services</b>
D4210 Gingivectomy or gingivoplasty – four or more teeth - Limited to 1 every 36 months
D4211 Gingivectomy or gingivoplasty – one to three teeth
D4240 Gingival flap procedure, four or more teeth – Limited to 1 every 36 months
D4249 Clinical crown lengthening-hard tissue
D4260 Osseous surgery (including flap entry and closure), four or more contiguous teeth or bounded teeth spaces per quadrant – Limited to 1 every 36 months
D4270 Pedicle soft tissue graft procedure
D4271 Free soft tissue graft procedure (including donor site surgery)
D4273 Subepithelial connective tissue graft procedures (including donor site surgery)
D4355 Full mouth debridement to enable comprehensive evaluation and diagnosis – Limited to 1 per lifetime
<b>Prosthodontic Services</b>
D5110 Complete denture - maxillary – Limited to 1 every 60 months
D5120 Complete denture - mandibular – Limited to 1 every 60 months
D5130 Immediate denture - maxillary – Limited to 1 every 60 months
D5140 Immediate denture - mandibular – Limited to 1 every 60 months
D5211 Maxillary partial denture - resin base (including any conventional clasps, rests and teeth) – Limited to 1 every 60 months
D5212 Mandibular partial denture - resin base (including any conventional clasps, rests and teeth) – Limited to 1 every 60 months
D6010 Endosteal Implant - 1 every 60 months
D6012 Surgical Placement of Interim Implant Body - 1 every 60 months
D6040 Eposteal Implant – 1 every 60 months
D6050 Transosteal Implant, Including Hardware – 1 every 60 months

## MEDICAL BENEFITS

### Pediatric Dental Treatment (continued)

#### SCHEDULE OF COVERED PEDIATRIC DENTAL SERVICES (continued)

<b>MAJOR SERVICES (continued):</b>
<b>Prosthodontic Services (continued)</b>
D6055 Connecting Bar – implant or abutment supported - 1 every 60 months
D6056 Prefabricated Abutment – 1 every 60 months
D6058 Abutment supported porcelain ceramic crown -1 every 60 months
D6059 Abutment supported porcelain fused to high noble metal - 1 every 60 months
D6068 Abutment supported retainer for porcelain/ceramic fixed partial denture - 1 every 60 months
D6069 Abutment supported retainer for porcelain fused to high noble metal fixed partial denture - 1 every 60 months
D6070 Abutment supported retainer for porcelain fused to predominately base metal fixed partial denture - 1 every 60 months
D6071 Abutment supported retainer for porcelain fused to noble metal fixed partial denture - 1 every 60 months
D6072 Abutment supported retainer for cast high noble metal fixed partial denture 1 every 60 months
D6073 Abutment supported retainer for predominately base metal fixed partial denture - 1 every 60 months D6074 Abutment supported retainer for cast noble metal fixed partial denture - 1 every 60 months
D6074 Abutment supported retainer for cast noble metal fixed partial denture – 1 every 60 months
D6075 Implant supported retainer for ceramic fixed partial denture - 1 every 60 months
D6076 Implant supported retainer for porcelain fused to high noble metal fixed partial denture - 1 every 60 months
D6077 Implant supported retainer for cast metal fixed partial denture - 1 every 60 months
D6078 Implant/abutment supported fixed partial denture for completely edentulous arch - 1 every 60 months
D6079 Implant/abutment supported fixed partial denture for partially edentulous arch - 1 every 60 months
D6080 Implant Maintenance Procedures -1 every 60 months
D6090 Repair Implant Prosthesis -1 every 60 months

## MEDICAL BENEFITS

### Pediatric Dental Treatment (continued)

#### SCHEDULE OF COVERED PEDIATRIC DENTAL SERVICES (continued)

<b>MAJOR SERVICES (continued):</b>
<b>Prosthodontic Services (continued)</b>
D6091 Replacement of Semi-Precision or Precision Attachment -1 every 60 months
D6095 Repair Implant Abutment -1 every 60 months
D6100 Implant Removal -1 every 60 months
D6190 Implant Index -1 every 60 months
D6210 Pontic - cast high noble metal – Limited to 1 every 60 months
D6211 Pontic - cast predominately base metal – Limited to 1 every 60 months
D6212 Pontic - cast noble metal– Limited to 1 every 60 months
D6214 Pontic – titanium – Limited to 1 every 60 months
D6240 Pontic - porcelain fused to high noble metal – Limited to 1 every 60 months
D6241 Pontic - porcelain fused to predominately base metal – Limited to 1 every 60 months
D6242 Pontic - porcelain fused to noble metal – Limited to 1 every 60 months
D6245 Pontic - porcelain/ceramic – Limited to 1 every 60 months
D6519 Inlay/onlay – porcelain/ceramic – Limited to 1 every 60 months
D6520 Inlay – metallic – two surfaces – Limited to 1 every 60 months
D6530 Inlay – metallic – three or more surfaces - Limited to 1 every 60 months
D6543 Onlay – metallic – three surfaces - 1 every 60 months
D6544 Onlay – metallic – four or more surfaces -1 every 60 months
D6545 Retainer - cast metal for resin bonded fixed prosthesis -1 every 60 months
D6548 Retainer - porcelain/ceramic for resin bonded fixed prosthesis -1 every 60 months
D6740 Crown - porcelain/ceramic -1 every 60 months
D6750 Crown - porcelain fused to high noble metal - 1 every 60 months
D6751 Crown - porcelain fused to predominately base metal - 1 every 60 months
D6752 Crown - porcelain fused to noble metal - 1 every 60 months
D6780 Crown - 3/4 cast high noble metal - 1 every 60 months
D6781 Crown - 3/4 cast predominately base metal - 1 every 60 months

## MEDICAL BENEFITS

### Pediatric Dental Treatment (continued)

#### SCHEDULE OF COVERED PEDIATRIC DENTAL SERVICES (continued)

<b>MAJOR SERVICES (continued):</b>
<b>Prosthodontic Services (continued)</b>
D6782 Crown - 3/4 cast noble metal - 1 every 60 months
D6783 Crown - 3/4 porcelain/ceramic - 1 every 60 months
D6790 Crown - full cast high noble metal - 1 every 60 months
D6791 Crown - full cast predominately base metal - 1 every 60 months
D6792 Crown - full cast noble metal - 1 every 60 months
D6973 Core buildup for retainer, including any pins - 1 every 60 months
D9940 Occlusal guard, by report - 1 in 12 months for patients 13 and older

<b>ORTHODONTIC SERVICES:</b>
<b>Orthodontic Services</b>
D8020 Limited orthodontic treatment of the transitional dentition
D8030 Limited orthodontic treatment of the adolescent dentition
D8060 Interceptive orthodontic treatment of the transitional dentition
D8070 Comprehensive orthodontic treatment of the transitional dentition
D8080 Comprehensive orthodontic treatment of the adolescent dentition
D8210 Removable appliance therapy
D8220 Fixed appliance therapy
D8660 Pre-orthodontic treatment visit
D8670 Periodic orthodontic treatment visit (as part of contract)
D8680 Orthodontic retention (removal of appliances, construction and placement of retainer(s))
<b>Anesthesia Services</b>
D9220 Deep sedation/general anesthesia – first 30 minutes
D9221 Deep sedation/general anesthesia – each additional 15 minutes
<b>Intravenous sedation</b>
D9241 Intravenous conscious sedation/analgesia – first 30 minutes
D9242 Intravenous conscious sedation/analgesia – each additional 15 minutes



## **MEDICAL BENEFITS**

### **Pap Smear**

Routine pap smear is limited to one per Plan Year for women ages 18 and older. Covered Students/Spouses/Partners must obtain this service from UHS.

### **Screening Mammography**

This Plan will consider one baseline mammogram for Covered Persons between the age of 35 and 40, one mammogram every two years for persons between the ages of 40 and 50, and once annually thereafter.

For those with a personal or family history of breast cancer or biopsy proven benign breast disease, or having a first child after the age of 30, a mammography may be covered more often based upon a Physician's recommendation.

### **Mental Health and Chemical Dependency Treatment**

This Plan will cover treatment for organic and non-organic mental health and chemical dependency conditions on the same basis as any other Illness as shown on the Schedule of Benefits. Inpatient hospital and physician expenses may be limited as shown on the Schedule of Benefits and exclude: (1) charges for personal and convenience items, (2) charges made by an art, music or recreational therapist, and (3) charges for family or marital counseling. Expenses for Medically Necessary partial hospitalization are processed as described. Outpatient treatment consists of outpatient, out-of-hospital (office), and Emergency Room treatment and is limited to the specified maximums as shown on the Schedule of Benefits. Family or marital therapy, and occupational, art, music or recreational therapy are excluded. Covered professional providers include Ed.D., Ph.D., D.O., M.D. and licensed therapists in Social Work and Psychology.

### **Diabetic Supplies and Education**

This Plan covers diabetic supplies and materials (blood glucose monitor, monitor supplies, testing strips, lancets). Insulin, insulin needles, testing strips, lancets and anti-diabetic agents are covered through the Outpatient Prescription Drug Benefit. Diabetic education and counseling are also a covered service under this Plan. Separate fees for education and counseling materials, such as books and pamphlets, are excluded.

### **Ambulance Services**

Medically Necessary ambulance and air transport services, when required in connection with a life threatening medical emergency, to the nearest hospital facility. Medically Necessary ambulance and air transport from one hospital facility to another, when the originating facility is not equipped to Treat the Covered Person's Illness or Injury, will also be considered a Covered Service. Transportation for the convenience of the patient or the patient's family, including but not limited to, attending medical appointments or obtaining required diagnostic services or other procedures, is excluded by this Plan.

### **Private Duty Nursing**

If a Covered Person requires the services of a Registered Nurse (R.N.) or licensed practical nurse (L.P.N.) under the direction of the Attending Physician, this Plan will reimburse Eligible Expenses as shown on the Schedule of Benefits. Care that is mainly custodial in nature is excluded by this Plan.

## **MEDICAL BENEFITS**

### **Extraction of Natural Teeth and Replacement with Artificial Teeth Because of Accidental Injury**

Total extraction and total replacement (limited to bridge or denture) of sound natural teeth when necessitated by a covered injury. The treatment must occur within eighteen (18) months of the date of accident. Crowns or caps for broken teeth, in lieu of extraction and replacement, may be considered if approved by this Plan before the service is performed. Injuries caused by chewing, biting, or piercings are not considered to be accidental injuries under this Plan.

### **Other Covered Services**

The following services, when (1) performed in accordance with a Covered Illness or Injury, (2) Medically Necessary for the Treatment of a Covered Illness or Injury, and (3) not otherwise excluded by this Plan, will be covered as shown on the Schedule of Medical Benefits:

1. Allergy testing and treatment;
2. Charges for elective abortion;
3. Chemotherapy with federally approved chemotherapy drugs, the administration of these drugs and all associated laboratory tests and procedures, and radiation therapy and all associated laboratory tests and procedures;
4. Injectable medications for the treatment of a Covered Illness or Injury administered by a Physician in his or her office;
5. Services of a nurse midwife are covered when provided within the scope of the nurse midwife license (services by a doula are not covered by this Plan);
6. Nutritional supplements (formulas) for the therapeutic treatment of phenylketonuria, branched-chain ketonuria, galactosemia and homocystinuria as administered under the direction of a Physician are covered under the Outpatient Prescription Drug Benefit;
7. Obstetrical care including pre and post natal care, complications of pregnancy and childbirth will be considered under this Plan on the same basis as any other Illness. Childbirth preparation classes and sibling classes are excluded by this Plan. If the Treating Physician, in consultation with the mother, discharges the mother and newborn prior to 48 hours following a normal vaginal delivery, or prior to 96 hours following a normal cesarean delivery, the Covered Student or Spouse shall be entitled to one home health visit within 48 hours after discharge. Pre and post-natal care, complications of pregnancy and childbirth are considered by this Plan according to the global fee for delivery;

## MEDICAL BENEFITS

### Other Covered Services, (continued)

8. Oral surgery in an outpatient setting when required in connection with the following:
  - a. An Accidental Injury to the jaw or structures contiguous to the jaw, including Accidental Injury to the teeth, which occurs while a Covered Person and provided that care or Treatment is sought within 24 hours, or as soon as practical thereafter, of the Accidental Injury. Benefits for extraction and replacement of non-restorable natural teeth damaged due to a covered Injury to the teeth or jaw are payable if the Injury occurred while covered by this Plan and treatment begins within 90 days after the Injury. Accidental Injury resulting from chewing or biting or injuries resulting from dental disease are excluded;
  - b. The correction of a non-dental physiological condition which has resulted in severe functional impairment;
  - c. Treatment for tumors and cysts requiring pathological examination of the jaws, cheeks, lips, tongue, roof and floor of mouth;
  - d. Surgical removal of full or partial bony impacted wisdom teeth, except that the initial visit and x-rays to determine impaction are excluded;
  - e. Removal of the apex of tooth root, root removal or root amputation;
  - f. Frenectomy;
  - g. Cutting of accessory sinuses, salivary glands or ducts;
9. Cardiac Rehabilitation, respiratory therapy and urinary incontinence therapy, provided that such services are Medically Necessary, referred by a Physician, performed by a licensed provider acting within the scope of such license. Therapy services for chronic problems or routine maintenance for chronic conditions are excluded;
10. Anesthesia services when performed by an anesthesiologist in connection with a Covered Service, including expenses for anesthesia made by a Certified Registered Nurse Anesthetist (CRNA), but not charges made by both an anesthesiologist and a CRNA for the same procedure. In circumstances where a charge is made by both an anesthesiologist and a CRNA for the same procedure, this Plan will consider the lesser charge as the Eligible Expense;
11. Mastectomy Provision: if a Covered Person undergoes a mastectomy while a Covered Person, this Plan will also consider charges for reconstruction of the breast on which the mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and provide benefits for prostheses and physical complications of all stages of mastectomy, including lymphedemas. The breast reconstruction benefit applies only to Covered Persons currently undergoing Treatment as a direct result of the mastectomy and would not provide coverage for reconstruction to members for whom Treatment of the mastectomy was previously completed. Preventive mastectomy, along with any resultant Treatment and reconstruction, is excluded;

## MEDICAL BENEFITS

### Other Covered Services, (continued)

12. Durable medical equipment if deemed Medically Necessary, is primarily and customarily used for medical purposes and is not generally useful in the absence of Illness or Injury, can effectively be used outside of a medical facility, can be expected to make a significant contribution to the Treatment of Illness or Injury, and is used solely for the care and Treatment of the Covered Person. This Plan will pay rental up to the purchase price. Durable medical equipment consists of, but is not restricted to, the initial fitting and rental to purchase price (this Plan reserves the right to purchase equipment outright on a case-by-case basis) of braces, trusses, crutches, renal dialysis equipment, ostomy and urological supplies, including but not limited to colostomy bags and ureterostomy bags, hospital-type beds, traction equipment, wheelchairs and walkers. The following items are not considered to be durable medical equipment: adjustments to vehicles, air conditioners, dehumidifiers and humidifiers, elevators, stair glides, exercise equipment, handrails, improvements made to a home or place of business, ramps, telephones, whirlpool baths and other equipment which has both a non-therapeutic and therapeutic use;
13. The initial contact lenses or eyeglasses required immediately following cataract surgery performed while a Covered Person;
14. Charges related to expenses incurred in the therapeutic treatment of Inherited Metabolic Diseases, including the purchase of medical foods (food that is intended for dietary treatment of a disease or condition for which nutritional requirements are established by medical evaluation and is formulated to be consumed or administered internally under direction of a Physician) and low protein modified food products (specially formulated to have less than one (1) gram of protein per serving and is intended to be used under the direct supervision of a Physician and excludes any natural food that is naturally low in protein), when diagnosed and determined to be Medically Necessary by the Covered Person's Physician;
15. Treatment of growth retardation, including prescription drugs, is covered only when production of the growth hormone is absent due to pituitary gland loss or failure. There is no coverage for short stature syndrome or other related growth abnormalities;
16. The initial purchase, fitting, repair and replacement of fitted prosthetic devices which replace body parts when required for a covered Illness or Injury sustained while a Covered Person;
17. Treatment for Temporomandibular Joint Disorder to include diagnostic procedures and Medically Necessary surgical or non-surgical (intraoral splint therapy devices), treatment if the condition is caused by congenital, developmental or acquired deformity, disease or Injury and the procedure or device is reasonable and appropriate for the diagnosis or treatment of the condition. Cosmetic or elective orthodontic care, periodontic care or general dental care is excluded by this Plan;

## MEDICAL BENEFITS

### Other Covered Services, (continued)

18. Dental anesthesia: Benefits are payable for Eligible Expenses incurred for a Hospital or Ambulatory Surgery Center incurred, and anesthetics provided, in conjunction with dental care provided to a Covered Person in a Hospital or Ambulatory Surgery Center if any of the following apply:
- The Covered Person is a Dependent child under the age of five (5),
  - The Covered Person has a chronic disability that meets all the conditions under Wisconsin law,
  - The Covered Person has a medical condition that requires hospitalization or general anesthesia for dental care.
19. Autism Spectrum Disorder: Benefits are payable for Eligible Expenses incurred by a Covered Person for the treatment for autism spectrum disorder if the treatment is prescribed by a Physician and provided by any of the following who are qualified to provide intensive-level services or non-intensive-level services:
- A psychiatrist;
  - A person who practices psychology;
  - A social worker, who is certified or licensed to practice psychotherapy;
  - A licensed behavior analyst;
  - A paraprofessional working under the supervision of a provider listed under a, b, c or d above,
  - A professional working under the supervision of a certified outpatient mental health clinic;
  - A speech-language pathologist;
  - An occupational therapist.

Benefits will provide for at least \$100,000 for intensive-level services per Covered Person per Plan Year, with a minimum of 30 to 35 hours of care per week for a minimum duration of 4 years, and at least \$100,000 for non-intensive-level services per Covered Person per Plan Year. The minimum monetary coverage amounts or duration required for treatment need not be met if it is determined by a supervising professional, in consultation with the Covered Person's Physician, that less treatment is medically appropriate.

"Autism spectrum disorder" means any of the following: (a) autism disorder; (b) asperger's syndrome; or (c) pervasive developmental disorder not otherwise specified.

"Intensive-level services" means evidence-based behavioral therapy that is designed to help an individual with autism spectrum disorder overcome the cognitive, social, and behavioral deficits associated with that disorder.

"Non-intensive-level services" means evidence-based therapy that occurs after the completion of treatment with intensive-level services and that is designed to sustain and maximize gains made during treatment with intensive-level services or, for an individual who has not and will not receive intensive-level services, or evidence-based therapy that will improve the individual's condition.

## MEDICAL BENEFITS

### Other Covered Services, (continued)

The Plan will pay the benefits on the same basis as any other Illness as shown on the Schedule of Benefits.

20. Hearing aid, cochlear implants and related treatments: For a Covered Person age 18 and older who is certified as deaf or hearing impaired by a Physician or an audiologist licensed under Wisconsin law, benefits are payable for Eligible Expenses incurred for the cost of hearing aids and cochlear implants that are prescribed by a Physician, or by an audiologist licensed under Wisconsin law, in accordance with accepted professional medical or audiological standards. Benefits are limited to a single purchase (including repair/replacement) every three years.

For a Covered Dependent child who is under 18 year of age and who is certified as deaf or hearing impaired by a Physician or an audiologist licensed under Wisconsin law, benefits are payable for Eligible Expenses incurred for the cost of hearing aids and cochlear implants that are prescribed by a Physician, or by an audiologist licensed under Wisconsin law, in accordance with accepted professional medical or audiological standards. Benefits are also payable for Eligible Expenses incurred for the cost of treatment related to hearing aids and cochlear implants, including procedures for the implantation of cochlear devices. Benefits will not exceed the cost of one hearing aid per ear per child more than once every three years.

The Plan will pay the benefits on the same basis as any other Injury or Illness as shown on the Schedule of Benefits.

21. Colorectal Cancer Screening: Benefits are payable for Eligible Expenses incurred for colorectal cancer screening. The charges must be incurred while the Covered Person is insured for these benefits.

Eligible Expenses include the following:

- (a) for persons 50 years of age or older:
  - (1) screening with annual fecal occult blood tests (3 specimens);
  - (2) flexible sigmoidoscopy every 5 years;
  - (3) colonoscopy every 10 years;
  - (4) double contrast barium enema every 5 years; or
  - (5) any combination of the most reliable, medically recognized screening tests available as may be determined by the Secretary of Health and Social Services of the State.
- (b) for persons under 50 who are deemed at high risk for colon cancer because of:
  - (1) family history of familial adenomatous polyposis;
  - (2) family history of hereditary nonpolyposis colon cancer;
  - (3) chronic inflammatory bowel disease;
  - (4) family history of breast, ovarian, endometrial, colon cancer or polyps; or
  - (5) a background, ethnic or lifestyle such that the Physician treating the Covered Person believes he or she is at elevated risk.

## MEDICAL BENEFITS

### Other Covered Services, (continued)

In the case of item (b) above, screening by colonoscopy, barium enema or any combination of the most reliable, medically recognized screening tests available as determined by the Secretary of Health and Social Services of the State shall be covered at a frequency determined by the Physician.

The Plan will pay the benefits on the same basis as any other Illness as shown on the Schedule of Benefits.

22. Clinical Trials Expense: Benefits are payable for the routine patient costs incurred by a Covered Person who participates in a Phase I, Phase II, Phase III, or Phase IV that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition. Eligible Expenses under this coverage will be paid on the same basis as any other Illness. The Eligible Expenses must be incurred while a Covered Person is covered under this Plan.

For purposes of this benefit “approved clinical trial” includes:

- (a) federally funded trials – the study or investigation is approved or funded (which may include funding through in-kind contributions) by one of the following:
  - (1) the National Institutes of Health (NIH);
  - (2) the Centers for Disease Control and Prevention;
  - (3) the Agency for Health Care Research and Quality;
  - (4) the Centers for Medicare & Medicaid Services;
  - (5) cooperative group or center of any of the entities described in items (1) through (4) above or the Department of Defense or the Department of Veterans Affairs;
  - (6) a qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants; and
  - (7) any of the following if: a) the Secretary of HHS deemed that its system of peer review is comparable to that of NIH; and b) assures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review:
    - 1. The Department of Veterans Affairs;
    - 2. The Department of Defense; and
    - 3. The Department of Energy.
- (b) the study or investigation is conducted under an investigational new drug application reviewed by the Food and Drug Administration.
- (c) the study or investigation is a drug trial that is exempt from having such an investigational new drug application; and
- (d) the facility and personnel providing the treatment are capable of doing so by virtue of their experience, training and volume of patients treated to maintain expertise.

“Cooperative group” means a formal network of facilities that collaborate on research projects and have an established NIH-approved Peer Review Program operating within the group, including:

- (a) the National Cancer Institute Clinical Cooperative Group;
- (b) the National Cancer Institute Community Clinical Oncology Program;
- (c) the AIDS Clinical Trials Group and
- (d) the Community Programs for Clinical Research in AIDS.

## MEDICAL BENEFITS

### Other Covered Services, (continued)

“FDA” means the federal Food and Drug Administration.

“Life-threatening condition” means any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted.

“Routine patient cost” means the cost of a Medically Necessary health care service that is incurred as a result of the treatment being provided to the Covered Person for purposes of the clinical trial. Patient Cost includes charges incurred for drugs and devices that have been approved for sale by the FDA whether or not the FDA has approved the drug or device for use in treating the Covered Person’s particular condition, to the extent that the drugs or devices are not paid by the manufacturer, distributor or provider of that drug or device. Routine patient cost does not include any of the following charges:

- (a) the cost of an investigational item, device, or service itself;
- (b) items and services that are provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient; or
- (c) services that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.

Eligible Expenses under this coverage will be paid on the same basis as any other Illness.

23. **Drugs for Treatment of HIV Infection:** Benefits are payable for Eligible Expenses incurred for prescription drugs for the treatment of HIV infection. The Plan will pay benefits on the same basis as for any other Illness. Benefits will not be denied based on a Medical Necessity requirement except for reasons that are unrelated to the legal status of the drug.

The drug must be:

- (1) prescribed by the Covered Person's Physician for the treatment of HIV infection or an Illness or medical condition arising from or related to HIV infection;
- (2) approved by the federal Food and Drug Administration for the treatment of HIV infection or an Illness or medical condition arising from or related to HIV infection, including each investigational new drug that is approved pursuant to federal law for the treatment of HIV infection or an Illness or medical condition arising from or related to HIV infection and that is in, or has completed, a phase 3 clinical investigation performed in accordance with federal requirements; and
- (3) prescribed and administered in accordance with the treatment protocol approved for the drug if it is an investigational drug.

24. **Lead Screening:** Benefits are payable for Eligible Expenses incurred by a covered Dependent child for lead poisoning screening. The Eligible Expenses must be incurred while the Dependent child is insured for these benefits. The Plan will pay the Eligible Expenses incurred on the same basis of any other Illness.



## MEDICAL BENEFITS

Covered Expenses include lead poisoning screening test for children under the age of six years which shall be conducted in accordance with any recommended lead screening methods and intervals contained in any rules promulgated by the Wisconsin Department of Health and Family Services under Statute 254.158.

### **Prescription Drug Benefit**

Plan participants will utilize the SHIP Membership card to obtain Covered prescription medications at a network retail pharmacy. Refer to the Schedule of Benefits for copayments and benefits. The prescription program is based upon a formulary of medications. Contact the prescription benefits manager, Catamaran toll free at 1-800 880-1188 to obtain information regarding the formulary in use by this Plan.

Prescription Benefits are based on a mandatory generic Catamaran formulary, which means that Catamaran participating pharmacies will fill generic prescriptions on all covered formulary medications if there is a generic drug available. If generic drugs are available and not listed on the formulary, but the brand name drug is, the generic drugs are preferred at the generic copayment. Prior authorization is required if the Covered Person's Physician requests a brand-name drug because of medical necessity when a generic drug is available. If the request is authorized, the Covered Person will pay the non-formulary (Tier 3) copayment. If the Covered Person is requesting brand name when generic is available, and it is not Medically Necessary, a brand name copayment (Tier 2) plus the difference in cost between brand and generic will apply.

Medications include:

1. Federal Legend Drugs
2. Compound Medications (which include at least one Federal Legend Drug in a therapeutic amount)
3. Nutritional Supplements for phenylketonuria or other metabolic diseases

Excluded Medications and Supplies include:

- Over-the-counter products or equivalents (unless specifically listed in the Catamaran formulary) and state restricted drugs,
- Therapeutic devices or appliances,
- Immunization agents, biological serum, blood products, vaccines,
- Implantable time-released medication unless otherwise noted,
- Experimental or investigational drugs or drugs prescribed for experimental indications,
- Cosmetic drugs and agents except Retin A as described in the Catamaran formulary,
- Impotence medications,
- Nutritional supplements unless otherwise noted,
- Fertility enhancing medications,
- Weight loss medications (unless a diagnosis of Morbid Obesity has been established),
- Legend Vitamins,
- Dental products except fluoride tablets and drops as described in Catamaran formulary,
- Injectable delivery devices and syringes for uses other than for insulin.

## MEDICAL PLAN EXCLUSIONS AND LIMITATIONS

This Plan does not cover nor provide benefits for:

1. Expense incurred as a result of dental treatment, except for treatment resulting from Injury to sound, natural teeth or for extraction of impacted wisdom teeth or as specifically provided elsewhere in this Plan. This includes, but is not limited to, dental implants; shortening of the mandible or maxillae; correction of malocclusion; and hospitalization costs for services not specifically listed in the Benefits Section. (Note: Under some circumstances, mandated TMJ benefits under Wis. Stat. § 632.895 (11) may supercede this benefit).
2. Expense incurred for services normally provided without charge by the University's Health Service, Infirmary or Hospital, or by health care providers employed by the University. Some exceptions apply. See **Waiver of Primary Care Provider Requirements** on page 16.
3. Expense incurred for eyeglasses, contact lenses, hearing aids, or prescriptions or examinations for such except as required for repair caused by a covered Injury, immediately following cataract surgery that was performed while a Covered Person, or as specifically provided elsewhere in this Plan.
4. Expense incurred as a result of Injury due to participation in a riot.
5. Expense incurred as a result of an Accident occurring in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a scheduled airline maintaining regular published schedules on a regularly established route.
6. Expense incurred for Injury or Illness resulting from declared or undeclared war or any act thereof.
7. Expense incurred as a result of an Injury or Illness for which benefits are paid under any Workers' Compensation or Occupational Disease Law.
8. Expense incurred as a result of Injury sustained or Illness contracted while in the service of the Armed Forces of any country.
9. Expense incurred for treatment provided in a governmental Hospital unless there is a legal obligation to pay such charges in the absence of insurance.
10. Expense incurred for cosmetic surgery- except that "cosmetic surgery" shall not include reconstructive surgery when such surgery is incidental to or follows surgery resulting from trauma, infection or other disease of the involved part and reconstructive surgery because of a congenital disease or anomaly of a Covered Dependent child which has resulted in a functional defect, or breast reconstructive surgery after a mastectomy.
11. Expense for Injuries sustained as the result of a motor vehicle Accident to the extent provided for any loss or any portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable.
12. Expense incurred for preventive medicines, serums, or vaccines except as specifically provided in this Plan or at UHS.
13. Expense incurred as a result of participation in a felony.

## **MEDICAL PLAN EXCLUSIONS AND LIMITATIONS**

14. Expense incurred after the date coverage terminates for a Covered Person except as may be specifically provided in the Extension of Benefits Provision.
15. Expense incurred for any services rendered by a member of the Covered Person's immediate family.
16. Expense incurred for a treatment, service or supply which is not Medically Necessary.
17. Expense incurred for Injury resulting from the play or practice of interscholastic or intercollegiate sports.
18. Expense for outpatient prescriptions except as specifically provided in this Plan.
19. Expense for artificial insemination, invitro fertilization, gamete or zygote intrafallopian transfer, or reversal of voluntary sterilization.
20. Expense for the treatment of obesity, including, but not limited to the following: weight reduction or dietary control programs, prescription (except prescriptions for morbid obesity), or nonprescription drugs or medications such as vitamins (whether taken orally or by injection), minerals, appetite suppressants, or nutritional supplements and any complication resulting from weight loss treatments or procedures; or surgical treatment of obesity and any complications therefrom.
21. Expense for routine physical examinations and routine testing except as specifically provided in this Plan.

## APPEALS OF ADVERSE BENEFIT DETERMINATIONS

- **Full and Fair Review of All Claims**

In cases where a claim for benefits is denied, in whole or in part, and the claimant believes the claim has been denied wrongly, the claimant may appeal the denial. The claims procedures of this Plan provide a claimant with a reasonable opportunity for a full and fair review of a claim and adverse benefit determination.

- **Requirements of Appeals**

The claimant must file the appeal in writing within 90 days following receipt of the notice of an adverse benefit determination. To file an appeal in writing, the claimant's appeal must be addressed as follows:

AIG, Educational Markets, Appeal Letter, Two Aquarium Drive, Suite 200 Camden NJ 08103.

It shall be the responsibility of the claimant to submit proof that the claim for benefits is covered and payable under the provisions of this Plan. Any appeal must include:

1. The name of the covered person/claimant;
2. The covered person/claimant's Member number;
3. The group name or identification number;
4. All facts and theories supporting the claim for benefits. **Failure to include any theories or facts in the appeal will result in there being deemed waived. In other words, the claimant will lose the right to raise facts and theories that support this claim if the claimant fails to include them in the appeal;**
5. A statement in clear and concise terms of the reason or reasons for disagreement with the handling of the claim; and
6. Any material or information that the claimant has which indicates that the claimant is entitled to benefits under this Plan.

- **Timing of Notification of Benefit Determination on First Appeal**

The Third Party Administrator shall notify the claimant of the Plan's benefit determination on review within the following timeframe:

Within a reasonable period of time appropriate to the medical circumstances, but not later than 15 days after receipt of the appeal.

- **Manner and Content of Notification of Adverse Benefit Determination on Appeal.** The Third Party Administrator shall provide a claimant with notification, in writing or electronically, of a Plan's adverse benefit determination on review, setting forth:

1. The specific reason or reasons for the denial;
2. Reference to the specific portion(s) of this *Plan* on which the denial is based;

## APPEALS OF ADVERSE BENEFIT DETERMINATIONS

3. A statement that the claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claimant's claim for benefits;
4. If the adverse benefit determination is based upon a medical judgment, an explanation of the scientific or clinical judgment for the determination;
5. A description of any additional information necessary for the claimant to perfect the claim and an explanation of why such information is necessary.

- **Second Appeal**

If the claimant continues to believe an error has been made in the determination of benefits, a second appeal can be filed 90 days following receipt of the first appeal decision. The appeal must be addressed as follows:

AIG Educational Markets, Attn: Director of Claims, Two Aquarium Drive, Suite 200, Camden, NJ 08103.

Details as shown above in Requirements of Appeal are necessary for any second appeal to be considered.

- **Manner and Content of Notification of Adverse Benefit Determination on Appeal.** The Third Party Administrator shall provide a claimant with notification, in writing or electronically, of a Plan's adverse benefit determination on second review, setting forth:
  1. The specific reason or reasons for the denial;
  2. Reference to the specific portion(s) of the *Plan Document and Summary Plan Description* on which the denial is based;
  3. A statement that the claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claimant's claim for benefits;
  4. If the adverse benefit determination is based upon a medical judgment, an explanation of the scientific or clinical judgment for the determination;
  5. A description of any additional information necessary for the claimant to perfect the claim and an explanation of why such information is necessary.

- **Third and Final Appeal**

Any final appeal should be sent to AIG Educational Markets, Attn: Director of Claims, Two Aquarium Drive, Suite 200, Camden, NJ 08103. The Third Party Administrator will contact the Plan Administrator for final determination.

## **APPEALS OF ADVERSE BENEFIT DETERMINATIONS**

### **EXTERNAL APPEALS**

The Plan provides for review of adverse decisions by an external, independent review organization (IRO). The Covered Person or someone authorized to represent the Covered Person may request an external review. AIG Educational Markets will notify the Covered Person in writing of his or her right to request an external review each time the Covered Person:

- (a) receives a notification decision, or
- (b) receives an appeal decision upholding an adverse decision.

In order for your request to be eligible for external review, AIG Educational Markets must determine the following:

- (a) the Covered Person's request is about a Medical Necessity determination that resulted in an adverse decision;
- (b) the Covered Person had coverage with the Plan in effect when the adverse decision was issued;
- (c) the service for which the adverse was issued appears to be a covered service under the Plan; and
- (d) the Covered Person has exhausted the Plan's internal review process.

For an external review, the Covered Person will be considered to have exhausted the internal review process if he or she has:

- (a) completed the Plan's appeal and third level grievance review and received a written third level determination from AIG Educational Markets; or
- (b) filed a third level appeal and, except to the extent that the Covered Person has requested or agreed to a delay, have not received AIG Educational Markets written decision within 30 days of the date the Covered Person submitted the request; or
- (c) received notification that the Plan has agreed to waive the requirement to exhaust the internal appeal process; or
- (d) the Third Party Administrator waives the internal appeal;
- (e) urgent care situations where simultaneous expedited internal and external review may occur; and
- (f) failure to comply with all requirements of internal appeals process, except in cases where the violation was:
  - (i) de minimis;
  - (ii) non-prejudicial;
  - (iii) attributable to good cause/matters beyond the Third Party Administrator's control;
  - (iv) in context of ongoing good-faith exchange of information; and,
  - (v) not reflective of a pattern or practice of non-compliance.

## **APPEALS OF ADVERSE BENEFIT DETERMINATIONS**

A Covered Person may make a written, electronic or oral request of an expedited external review with the examiner at the time the Covered Person receives:

- An Adverse Determination that involves a Medical Emergency; and the Covered Person has filed a request for an expedited internal appeal; or
- An Adverse Determination that concerns an admission, availability of care, continued stay or health care item or service for which the Covered Person received services, but has not been discharged from a facility; and the Covered Person has filed a request for an expedited internal appeal; or
- A final internal Adverse Determination that involves a Medical Emergency; or
- A final internal Adverse Determination that concerns an admission, availability of care, continued stay or health care item or service for which the Covered Person received services, but has not been discharged from a facility.

If the Covered Person's request for an external review is related to a retrospective adverse (an adverse which occurs after the Covered Person has received the services in question), the Covered Person will not be eligible to request a review until he or she has completed the Plan's internal review process and has received a written final determination from AIG Educational Markets.

If the Covered Person wishes to request an external review, the Covered Person (or his or her representative) must make this request to AIG Educational Markets within 120 days of receiving the Plan's written notice of final determination that the services in question are not approved. When processing the Covered Person's request for external review, AIG Educational Markets will require the Covered Person to provide a written, signed authorization for the release of any of his or her medical records that may need to be reviewed for the purpose of reaching a decision on the external review.

Within 5 business days of receipt of the Covered Person's request for an external review, AIG Educational Markets will notify the Covered Person and the Covered Person's Provider of whether the request is complete and whether it is accepted. If AIG Educational Markets notifies the Covered Person that the request is incomplete, the Covered Person must provide all requested additional information to AIG Educational Markets within 5 business days of the date of written notice of incomplete information from AIG Educational Markets.

(The IRO has 30 days to make a determination and will send the letter) AIG Educational Markets will send written notice to the Covered Person of its determination within 45 days of the date they received the Covered Person's external review request. If the decision is to reverse the adverse, AIG Educational Markets will reverse the adverse decision within 3 business days of receiving notice of decision, and provide coverage for the requested service or supply that was the subject of the adverse decision. If the Covered Person is no longer covered by the Plan at the time it receives notice of the decision to reverse the adverse, the Plan will only provide coverage for those services or supplies the Covered Person actually received or would have received prior to disenrollment if the service had not been adverse when first requested.

## **APPEALS OF ADVERSE BENEFIT DETERMINATIONS**

For further information about External Review or to request an external review, contact AIG Educational Markets at: AIG Educational Markets, Two Aquarium Drive, Suite 200, Camden, NJ 08103.

The external review decision is binding on the Plan and the Covered Person. The Covered Person may not file a subsequent request for an external review involving the same adverse decision for which he or she has already received an external review decision.



## DESCRIPTION OF TRAVEL AND STUDENT ASSISTANCE SERVICES

### Travel Guard Procedures on How to Access Travel Guard 24-hour Assistance Call Center

How to Contact Travel Guard:

- Inside the US and Canada, dial 1-877-249-5362 toll-free.
- Outside the US and Canada:
  - Request an international operator.
  - Request the operator to place a collect call to the USA at 715-295-9625.
- Our fax number is 01-713-974-3422.

#### When to Contact Travel Guard:

- Call Travel Guard when you require medical assistance or have a medical emergency.
- Call Travel Guard for all non-medical situations (lost luggage, lost documents, legal help, etc.).
- Call Travel Guard whenever there is a question.

Travel Guard is available 24-hours-a-day/7-days-a-week/ 365-days-a-year.

Our multi-lingual/multi-cultural Travel Assistance Coordinators (TACs) are trained professionals ready to help you should the need arise while you are traveling or away from home.

The Travel Guard Services Medical Staff consists of full-time, onsite Registered Nurses and Emergency Physicians who work as a team to provide the best outcome for our clients. This team is directed by a dedicated Medical Director (MD) and Manager of Medical Services (RN). Nursing staff is on-site 24-hours; a physician has daily responsibility for a 24-hour period and is on-site during daytime hours.

#### What information will you need to provide to Travel Guard when you call:

- Advise Travel Guard that you are insured by the UW-Madison Student Health Insurance Plan.
- Provide your Policy number.
- Advise Travel Guard regarding the nature of your call and/or emergency. Be sure to provide your contact information at your current location in the event Travel Guard needs to call you back.

#### Description of Services

**Information/General:** These services include advice and information regarding travel documentation, immunization requirements, political/environmental warnings, and information on global weather conditions. Travel Guard can also provide information on available currency exchange rates, local Bank/Government holidays, and, by implementing our databases with the information, provide ATM and Customer Service locations to clients. Travel Guard also provides emergency message storage & relay and translation services.

## DESCRIPTION OF TRAVEL AND STUDENT ASSISTANCE SERVICES (continued)

- Visa & Immunization
- Weather & Exchange Rates
- Environmental & Political Warnings

**Technical:** These services provide assistance to members in the event of lost or stolen luggage, personal effects, documents and tickets. Travel Guard can arrange cash transfers & vehicle return in the event of illness or accident, provide legal referrals, and help with arrangements for members who encounter en-route emergencies that force them to interrupt their trips.

- Legal Referral
- Embassy/Consulate Information
- Lost/Stolen Luggage & Personal Effects Assistance
- Lost Document Assistance & Cash Transfer Assistance
- En route Travel Assistance
- Claims-related Assistance
- Telephone Interpretation

**Medical:** These services are the most complicated of those offered and can last up to several weeks. They involve Travel Guard's Medical Staff in addition to other network providers and often include post-case payment/billing coordination on the traveler's behalf. These services include physician/dental/hospital referral, medical case monitoring, shipment of medical records and prescription medications, medical evacuation, repatriation of remains, and insurance/claims coordination.

### **Medical Assistance:**

- Medical Referral
- Out-patient Assistance
- In-patient Assistance

### **Medical Evacuation and Repatriation Benefits:**

Up to a combined maximum limit of \$1,000,000

## STUDENT ASSIST SERVICES

Concierge Services: You receive the comforts, care, and attention of Student Assist's Personal Assistance Coordinators available 24/7 to respond to virtually any request – large or small.

## DESCRIPTION OF VISION PLAN

Your Vision Plan provider is: **Madison Optometric Center, 512 State Street, Madison, WI 53703**  
**Phone (608)-251-1515**

Appointments at the Madison Optometric Center must be scheduled in advance. Be sure to present your SHIP membership card to identify yourself as a SHIP member. All discounts will be off regular, non-sale retail price. If sale price is lower than plan discount price, sale price must be honored.

<b>EYE EXAMS</b>	<ul style="list-style-type: none"> <li>➤ One Free Annual Eye Examination per person.</li> <li>➤ Each Additional Examination</li> <li>➤ Comprehensive Examination</li> <li>➤ Contact Lens Fitting Exam</li> </ul>	Covered Person Pays \$0 Covered Person Pays \$45 Covered Person Pays \$60 Covered Person Pays \$40
<b>EYEWARE DISCOUNTS</b>	<p><b>FRAMES</b></p> <ul style="list-style-type: none"> <li>➤ Retail Price up to \$140</li> <li>➤ Retail Price over \$140</li> </ul> <p><b>LENSES</b></p> <ul style="list-style-type: none"> <li>➤ Single Vision</li> <li>➤ Bifocal round seg ft. 25,28</li> <li>➤ Bifocal round, ft. 35 exec. Blended</li> <li>➤ Progressive Bifocals</li> <li>➤ Sola VIP, Adapter</li> <li>➤ VIP Gold, Varilux, Percepta by Sola</li> <li>➤ Trifocal 7/28</li> <li>➤ Trifocal 8/35</li> <li>➤ Cataract-Lenticular</li> <li>➤ Cataract-Other</li> </ul> <p><b>SPECTACLE LENS ADD-ONS (Per Pair)</b></p> <ul style="list-style-type: none"> <li>➤ Ultra Violet</li> <li>➤ Anti-Reflective</li> <li>➤ Fashion Tint</li> <li>➤ Gradient Tint</li> <li>➤ Photochromic</li> <li>➤ Scratch Coat</li> <li>➤ Roll &amp; Polish Edges</li> <li>➤ Standard Faceting</li> <li>➤ Polycarbonate Single Vision</li> <li>➤ Polycarbonate ft. 25, 28, 7/2 8 Trifocal</li> <li>➤ Transition Plus Single Vision</li> <li>➤ Transition Plus ft. 28</li> <li>➤ Transition Plus 7/28 Trifocal Progressive</li> <li>➤ High Index Plastic Standard-1.56</li> <li>➤ High Index Plastic Deluxe-1.60</li> <li>➤ Sphere Power over 4 D or over 2.00 D Cylinder/pair/diapter</li> <li>➤ Glass Lenses-single vision</li> <li>➤ Glass Lenses-Bifocal lenses</li> <li>➤ Glass Lenses Tint (add per pair for glass lenses only)</li> <li>➤ All other lens add-ons not listed</li> </ul>	<p><b>Covered Person Discount</b></p> <p>20% Discount 25% Discount</p> <p>25% Discount</p> <p>25% Discount</p>
<b>EYEWARE SAVINGS</b>	<p><b>SUNGLASSES</b></p> <ul style="list-style-type: none"> <li>➤ Any pair available at provider location</li> </ul>	25% Discount
<b>EYEWARE SAVINGS</b>	<p><b>CONTACT LENSES</b></p> <ul style="list-style-type: none"> <li>➤ Conventional</li> <li>➤ Disposable</li> </ul>	20% Discount 10% Discount
<b>OTHER CHARGES</b>	<ul style="list-style-type: none"> <li>➤ <b>Broken Appointment</b></li> </ul>	\$25