2015–2016 Student Injury and Sickness Insurance Plan

Designed Especially for the Students of

University of Cincinnati

UnitedHealthcare
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Privacy Policy

We know that your privacy is important to you and we strive to protect the confidentiality of your nonpublic personal information. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law. We believe we maintain appropriate physical, electronic and procedural safeguards to ensure the security of your nonpublic personal information. You may obtain a copy of our privacy practices by calling us toll-free at 1-866-948-8472 or visiting us at www.uhcsr.com.

Eligibility

All students taking six (6) or more credit hours are automatically enrolled in this insurance Plan at Registration, unless proof of comparable coverage is furnished. All graduate students with fewer than six (6) credit hours are eligible to enroll in this insurance Plan. Distance Learning Programs do not meet the eligibility requirements.

Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the Eligibility requirements that the student actively attend classes. The Company maintains its right to investigate Eligibility or student status and attendance records to verify that the policy Eligibility requirements have been met. If the Company discovers the Eligibility requirements have not been met, its only obligation is to refund premium.

Students who waive the insurance and subsequently lose coverage or become ineligible for coverage under their current insurance plan due to a qualifying event, have the option to complete a Petition to Enroll Form within 31 days of the qualifying event. If the petition and proof of the qualifying event are received by UC Student Health Insurance within 31 days of the qualifying event, coverage will begin the date coverage ends under their current insurance plan or the date the documents are received within those 31 days, whichever is later. If the petition is approved, the premium will not be prorated. Petition to Enroll Forms can be found under the link, “Form-Enroll After Deadline...” located under the “ID Card-Forms” link at http://www.uc.edu/uhs/studenthealthinsurance.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student’s legal spouse and dependent children under 26 years of age. Eligible students who do enroll may also cover a dependent child until the age of twenty-eight (28) years under certain circumstances.

Dependent Eligibility expires concurrently with that of the Insured student.

Effective and Termination Dates

The Master Policy becomes effective at 12:01 a.m., August 10, 2015. The individual student’s coverage becomes effective on the first day of the period for which premium is paid or the date the enrollment form and full premium are received by the Company (or its authorized representative), whichever is later. The Master Policy terminates at 11:59 p.m., August 9, 2016. Coverage terminates on that date or at the end of the period through which premium is paid, whichever is earlier. Dependent coverage will not be effective prior to that of the Insured student or extend beyond that of the Insured student.

If paying premiums by session, coverage expires as follows:

- Fall  01-10-16
- Spring  08-09-16
- Summer  08-09-16

You must meet the Eligibility requirements each time you pay a premium to continue insurance coverage. To avoid a lapse in coverage, your premium must be received within 14 days after the coverage expiration date. It is the student’s responsibility to make timely premium payments to avoid a lapse in coverage.

Refunds of premiums are allowed only upon entry into the armed forces.

The Policy is a Non-Renewable One Year Term Policy.
Extension of Benefits after Termination

The coverage provided under the Policy ceases on the Termination Date. However, if an Insured is Hospital Confined on the Termination Date from a covered Injury or Sickness for which benefits were paid before the Termination Date, Covered Medical Expenses for such Injury or Sickness will continue to be paid as long as the condition continues but not to exceed 90 days after the Termination Date.

The total payments made in respect of the Insured for such condition both before and after the Termination Date will never exceed the Maximum Benefit.

After this "Extension of Benefits" provision has been exhausted, all benefits cease to exist, and under no circumstances will further payments be made.

Pre-Admission Notification

Advocare should be notified of all Hospital Confinements prior to admission.

1. **PRE-NOTIFICATION OF MEDICAL NON-EMERGENCY HOSPITALIZATIONS**: The patient, Physician or Hospital should telephone 1-800-525-8548 at least five working days prior to the planned admission.

2. **NOTIFICATION OF MEDICAL EMERGENCY ADMISSIONS**: The patient, patient’s representative, Physician or Hospital should telephone 1-800-525-8548 within two working days of the admission or as soon as reasonably possible to provide notification of any admission due to Medical Emergency.

Advocare is open for Pre-Admission Notification calls from 8:00 a.m. to 6:00 p.m. C.S.T., Monday through Friday. Calls may be left on the Customer Service Department’s voice mail after hours by calling 1-800-525-8548.

**IMPORTANT**: Failure to follow the notification procedures will not affect benefits otherwise payable under the policy; however, pre-notification is not a guarantee that benefits will be paid.

Online Student Waiver Process

**Student Health Insurance Waiver Agreement**

In order to be accepted, your health insurance policy must:

- be gold-tier equivalent:
  [http://www.uc.edu/content/dam/uc/University%20Health%20Services/docs/student_health_insurance/metal_tiers.pdf](http://www.uc.edu/content/dam/uc/University%20Health%20Services/docs/student_health_insurance/metal_tiers.pdf)
- be in compliance with the Patient Protection and Affordable Care Act (PPACA) including the Ten Essential Health Benefits:
  [http://www.uc.edu/content/dam/uc/University%20Health%20Services/docs/student_health_insurance/10ebs.pdf](http://www.uc.edu/content/dam/uc/University%20Health%20Services/docs/student_health_insurance/10ebs.pdf)
- not contain a pre-existing condition waiting period, or the waiting period must already have been exhausted;
- contain only less restrictive limitations than the U.C. Student Health Insurance policy;
- be active the entire time for which you are enrolled in classes; and
- be through a U.S. based insurance company employing a U.S. based claims administrator.

Currently, and in the future, you must be covered by an active health insurance policy (not a mini-med policy, nor a fixed-benefit indemnity policy, nor a discount plan) containing the same or less restrictive exclusions than that of the Student Health Insurance (SHI) policy on pages 21 and 22 of this brochure.

If you are the dependent of a UC employee and that UC employee has enrolled both you and herself/himself in a UC-sponsored employee health plan available through UC employee benefits, you are eligible to waive UC SHI. Your coverage must be effective for the entire academic year.

**Do not write a note or call a UC office to waive coverage.**

To avoid problems, properly complete the online waiver and submit prior to the deadline. Students who lose eligibility under their then current policy and who submitted a waiver with that policy’s information, must immediately inform the SHI Office of such.
Students who are eligible to receive medical services at the VA Medical Center and wish to waive with that information may now waive online.

The Single Student Waiver Deadlines are September 7, 2015 and January 25, 2016 and May 23, 2016. Waivers are accepted on or before the Waiver Deadline.

The Dependent Coverage enrollment deadline is September 7, 2015. Students who successfully waive coverage for the then current fall semester are—for the remainder of the policy year—neither enrolled for coverage automatically (unless the waiver is later audited and declined) nor charged for SHI on their UC tuition bill. It is the student’s responsibility to ensure the charge is removed from the UC bill no later than the Waiver Deadline.

Preferred Provider Information

“Preferred Providers” are the Physicians, Hospitals and other health care providers who have contracted to provide specific medical care at negotiated prices. Preferred Providers in the local school area are:

UHS (University Health Services) and UnitedHealthcare Options PPO.

The availability of specific providers is subject to change without notice. Insureds should always confirm that a Preferred Provider is participating at the time services are required by calling HealthSmart, Formerly Klais & Company, Inc. at 1-800-331-1096.

“Preferred Allowance” means the amount a Preferred Provider will accept as payment in full for Covered Medical Expenses.

“Out-of-Network” providers have not agreed to any prearranged fee schedules. Insureds may incur significant out-of-pocket expenses with these providers. Charges in excess of the insurance payment are the Insured’s responsibility.

Regardless of the provider, each Insured is responsible for the payment of their Deductible. The Deductible must be satisfied before benefits are paid. The Company will pay according to the benefit limits in the Schedule of Benefits.

Inpatient Expenses

PREFERRED PROVIDERS - Eligible Inpatient expenses at a Preferred Provider will be paid at the Coinsurance percentages specified in the Schedule of Benefits, up to any limits specified in the Schedule of Benefits. Preferred Hospitals include UnitedHealthcare Options PPO United Behavioral Health (UBH) facilities. Call 1-800-331-1096 for information about Preferred Hospitals.

OUT-OF-NETWORK PROVIDERS - If Inpatient care is not provided at a Preferred Provider, eligible Inpatient expenses will be paid according to the benefit limits in the Schedule of Benefits.

Outpatient Hospital Expenses

Preferred Providers may discount bills for outpatient Hospital expenses. Benefits are paid according to the Schedule of Benefits. Insureds are responsible for any amounts that exceed the benefits shown in the Schedule, up to the Preferred Allowance.

Professional & Other Expenses

Benefits for Covered Medical Expenses provided by UnitedHealthcare Options PPO will be paid at the Coinsurance percentages specified in the Schedule of Benefits or up to any limits specified in the Schedule of Benefits. All other providers will be paid according to the benefit limits in the Schedule of Benefits.
Schedule of Medical Expense Benefits

Platinum
Injury and Sickness Benefits

No Overall Maximum Dollar Limit (Per Insured Person, Per Policy Year)

<table>
<thead>
<tr>
<th>Deductible Preferred Providers</th>
<th>$400 (Per Insured Person, Per Policy Year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible Out-of-Network</td>
<td>$800 (Per Insured Person, Per Policy Year)</td>
</tr>
<tr>
<td>Coinsurance Preferred Providers</td>
<td>90% except as noted below</td>
</tr>
<tr>
<td>Coinsurance Out-of-Network</td>
<td>60% except as noted below</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum Preferred Providers</td>
<td>$3,750 (Per Insured Person, Per Policy Year)</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum Preferred Providers</td>
<td>$7,500 (For all Insureds in a Family, Per Policy Year)</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum Out-of-Network</td>
<td>$12,700 (Per Insured Person, Per Policy Year)</td>
</tr>
</tbody>
</table>

The Preferred Providers for this plan are UHS (University Health Services) and UnitedHealthcare Options PPO.

If care is received from a Preferred Provider any Covered Medical Expenses will be paid at the Preferred Provider level of benefits. If the Covered Medical Expense is incurred for Emergency Services when due to a Medical Emergency, benefits will be paid at the Preferred Provider level of benefits. In all other situations, reduced or lower benefits will be provided when an Out-of-Network provider is used.

The Policy provides benefits for the Covered Medical Expenses incurred by an Insured Person for loss due to a covered Injury or Sickness.

Out-of-Pocket Maximum: After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any benefit maximums or limits that may apply. Separate Out-of-Pocket Maximums apply to Preferred Provider and Out-of-Network benefits. Any applicable Copays or Deductibles will be applied to the Out-of-Pocket Maximum. Services that are not Covered Medical Expenses and the amount benefits are reduced for failing to comply with policy provisions or requirements do not count toward meeting the Out-of-Pocket Maximum.

University Health Services Benefits: The Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred for primary care services when treatment is rendered at University Health Services.

Benefits are calculated on a Policy Year basis unless otherwise specifically stated. When benefit limits apply, benefits will be paid up to the maximum benefit for each service as scheduled below. All benefit maximums are combined Preferred Provider and Out-of-Network unless otherwise specifically stated. Please refer to the Medical Expense Benefits – Injury and Sickness section for a description of the Covered Medical Expenses for which benefits are available. Covered Medical Expenses include:

<table>
<thead>
<tr>
<th>Inpatient</th>
<th>Preferred Provider</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room &amp; Board Expense</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Intensive Care</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Hospital Miscellaneous Expenses</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Routine Newborn Care</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Surgery</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
</tbody>
</table>

If two or more procedures are performed through the same incision or in immediate succession at the same operative session, the maximum amount paid will not exceed 50% of the second procedure and 50% of all subsequent procedures.

<p>| Assistant Surgeon Fees                         | Preferred Allowance                      | Usual and Customary Charges         |
| Anesthetist Services                           | Preferred Allowance                      | Usual and Customary Charges         |
| Registered Nurse’s Services                    | Preferred Allowance                      | Usual and Customary Charges         |
| Physician’s Visits                             | Preferred Allowance                      | Usual and Customary Charges         |</p>
<table>
<thead>
<tr>
<th>Inpatient</th>
<th>Preferred Provider</th>
<th>Out-of-Network</th>
</tr>
</thead>
</table>
| Pre-admission Testing  
Payable within 7 working days prior to admission. | Preferred Allowance | Usual and Customary Charges |

<table>
<thead>
<tr>
<th>Outpatient</th>
<th>Preferred Provider</th>
<th>Out-of-Network</th>
</tr>
</thead>
</table>
| Surgery  
If two or more procedures are performed through the same incision or in immediate succession at the same operative session, the maximum amount paid will not exceed 50% of the second procedure and 50% of all subsequent procedures. | Preferred Allowance | Usual and Customary Charges |
| Day Surgery Miscellaneous  
Usual and Customary Charges for Day Surgery Miscellaneous are based on the Outpatient Surgical Facility Charge Index. | Preferred Allowance | Usual and Customary Charges |
| Assistant Surgeon Fees | Preferred Allowance | Usual and Customary Charges |
| Anesthetist Services | Preferred Allowance | Usual and Customary Charges |
| Physician’s Visits | Preferred Allowance | Usual and Customary Charges |
| Physiotherapy  
Review of Medical Necessity will be performed after 12 visits per Injury or Sickness. | Preferred Allowance | Usual and Customary Charges |
| Medical Emergency Expenses  
The Copay will be reduced to $50 with a UHS referral prior to visiting the Emergency Room. The Copay/per visit Deductible will be waived if admitted to the Hospital. Treatment must be rendered within 72 hours from the time of Injury or first onset of Sickness. | Preferred Allowance  
$150 Copay per visit | 90% of Usual and Customary Charges  
$150 Deductible per visit |
| Diagnostic X-ray Services | Preferred Allowance | Usual and Customary Charges |
| Radiation Therapy | Preferred Allowance | Usual and Customary Charges |
| Laboratory Procedures | Preferred Allowance | Usual and Customary Charges |
| Tests & Procedures:  
For prescriptions filled at UHS Pharmacy, $15 Copay per prescription for Generic / $30 Copay per prescription for Preferred Brand / $60 Copay per prescription for non-Preferred Brand, up to a 31-day supply. | Preferred Allowance | Usual and Customary Charges |
| Injections | Preferred Allowance | Usual and Customary Charges |
| Chemotherapy | Preferred Allowance | Usual and Customary Charges |
| Prescription Drugs  
For prescriptions filled outside the UHS Pharmacy, the Insured must pay for the prescriptions and submit the receipts for reimbursement to HealthSmart, 3320 W. Market St., Suite 100, Fairlawn, OH 44333. | Preferred Allowance | 80% of Usual and Customary Charges |

<table>
<thead>
<tr>
<th>Other</th>
<th>Preferred Provider</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulance Services</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Consultant Physician Fees</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Other</td>
<td>Preferred Provider</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>-------</td>
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<td>----------------</td>
</tr>
<tr>
<td><strong>Dental Treatment</strong>&lt;br&gt;Benefits paid on Injury to Sound, Natural Teeth only or as specifically described in the policy.</td>
<td>90% of Usual and Customary Charges</td>
<td>90% of Usual and Customary Charges</td>
</tr>
<tr>
<td><strong>Dental Treatment</strong>&lt;br&gt;Benefits paid for removal of impacted wisdom teeth only.</td>
<td>90% of Usual and Customary Charges</td>
<td>90% of Usual and Customary Charges</td>
</tr>
<tr>
<td><strong>Mental Illness Treatment</strong>&lt;br&gt;See also Benefits for Biologically Based Mental Illness. Institutions specializing in or primarily treating Mental Illness and Substance Use Disorders are not covered.</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>The following are covered at The Lindner Center of Hope:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Psychiatric and Psychopharmacological Evaluation – An assessment of the patient’s mental health and use of medications to treat mental illness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Psychological and Neuropsychological Testing – An evaluation of a person’s mental health as well as cognitive and behavioral function</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Neurological Assessments – Tests used to diagnose conditions of the nervous system</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Neurological evaluation – A clinical assessment to detect any abnormalities or possible diseases of the nervous system</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Sleep study consultation – An exam to uncover possible common causes of sleep disruption</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• EEG (electroencephalogram) – A test that measures the electrical activity of the brain</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Substance Use Disorder Treatment</strong>&lt;br&gt;Institutions specializing in or primarily treating Mental Illness and Substance Use Disorders are not covered. Substance Use and Addiction Assessment covered at Lindner Center of Hope.</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td><strong>Maternity</strong>&lt;br&gt;See also Benefits for Maternity Follow-Up Care</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td><strong>Elective Abortion</strong></td>
<td>No Benefits</td>
<td>No Benefits</td>
</tr>
<tr>
<td><strong>Complications of Pregnancy</strong></td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td><strong>Preventive Care Services</strong>&lt;br&gt;No Deductible, Copays or Coinsurance will be applied when the services are received from a Preferred Provider.</td>
<td>100% of Preferred Allowance</td>
<td>No Benefits</td>
</tr>
<tr>
<td><strong>Reconstructive Breast Surgery Following Mastectomy</strong></td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td><strong>Diabetes Services</strong></td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td><strong>Home Health Care</strong>&lt;br&gt;100 visits maximum Per Policy Year / Additional 250 visits maximum Per Policy Year for Private Duty Nursing</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td><strong>Hospice Care</strong></td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td><strong>Inpatient Rehabilitation Facility</strong></td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td><strong>Skilled Nursing Facility</strong></td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td><strong>Urgent Care Center</strong></td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td><strong>Hospital Outpatient Facility or Clinic</strong></td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td><strong>Approved Clinical Trials</strong>&lt;br&gt;See also Benefits for Cancer Clinical Trials</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td><strong>Transplantation Services</strong></td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Other</td>
<td>Preferred Provider</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>-------------------------</td>
<td>-----------------------------------</td>
</tr>
<tr>
<td>Medical Supplies</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Benefits are limited to a 31-day supply per purchase.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ostomy Supplies</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Wigs</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Bloodborne Pathogen Exposure</td>
<td>100% of Preferred Allowance</td>
<td>100% of Usual and Customary Charges</td>
</tr>
<tr>
<td>The Policy Deductible will be waived.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All follow up visits must be performed at the UHS.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>This policy does not cover bloodborne pathogen exposures that occur while being a paid employee.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It does not cover expenses related to activities that are not related to school activities such as sexual contact.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>It does not cover exposures from legal or illegal drug usage.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Weight Management / Dietician</td>
<td>Preferred Allowance</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Benefits are payable for weight management/dietician services from a licensed nutritionist/dietician when recommended by a physician and in conjunction with the treatment of another covered medical condition.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Medical Expense Benefits – Injury and Sickness

This section describes Covered Medical Expenses for which benefits are available in the Schedule of Benefits.

Benefits are payable for Covered Medical Expenses (see "Definitions") less any Deductible incurred by or for an Insured Person for loss due to Injury or Sickness subject to: a) the maximum amount for specific services as set forth in the Schedule of Benefits; and b) any Coinsurance, Copayment or per service Deductible amounts set forth in the Schedule of Benefits or any benefit provision. Read the "Definitions" section and the "Exclusions and Limitations" section carefully.

No benefits will be paid for services designated as "No Benefits" in the Schedule of Benefits or for any matter described in "Exclusions and Limitations." If a benefit is designated, Covered Medical Expenses include:

**ESSENTIAL HEALTH BENEFITS:** The following benefits are considered Essential Health Benefits.

**Inpatient**

1. **Room and Board Expense.**
   Daily semi-private room rate when confined as an Inpatient and general nursing care provided and charged by the Hospital.

2. **Intensive Care.**
   If provided in the Schedule of Benefits.

3. **Hospital Miscellaneous Expenses.**
   When confined as an Inpatient or as a preCondition for being confined as an Inpatient. In computing the number of days payable under this benefit, the date of admission will be counted, but not the date of discharge. Benefits will be paid for services and supplies such as:
   - The cost of the operating room.
   - Laboratory tests.
   - X-ray examinations.
   - Anesthesia.
   - Drugs (excluding take home drugs) or medicines.
   - Therapeutic services.
• Supplies.

4. Routine Newborn Care.
While Hospital Confined and routine nursery care provided immediately after birth.
Benefits will be paid for an inpatient stay of at least:
• 48 hours following a vaginal delivery.
• 96 hours following a cesarean section delivery.

If the mother agrees, the attending Physician may discharge the newborn earlier than these minimum time frames.

5. Surgery (Inpatient).
Physician's fees for Inpatient surgery.

6. Assistant Surgeon Fees.
Assistant Surgeon fees in connection with Inpatient surgery.

Professional services administered in connection with Inpatient surgery.

8. Registered Nurse's Services.
Registered Nurse's services which are all of the following:
• Private duty nursing care only.
• Received when confined as an Inpatient.
• Ordered by a licensed Physician.
• A Medical Necessity.

General nursing care provided by the Hospital, Skilled Nursing Facility or Inpatient Rehabilitation Facility is not covered under this benefit.

Non-surgical Physician services when confined as an Inpatient. Benefits do not apply when related to surgery.

Benefits are limited to routine tests such as:
• Complete blood count.
• Urinalysis.
• Chest X-rays.

If otherwise payable under the policy, major diagnostic procedures such as those listed below will be paid under the "Hospital Miscellaneous" benefit:
• CT scans.
• NMR's.
• Blood chemistries.

Outpatient

11. Surgery (Outpatient).
Physician's fees for outpatient surgery.

12. Day Surgery Miscellaneous (Outpatient).
Facility charge and the charge for services and supplies in connection with outpatient day surgery, excluding non-scheduled surgery; and surgery performed in a Hospital emergency room; trauma center; Physician's office; or clinic.

13. Assistant Surgeon Fees (Outpatient).
Assistant Surgeon fees in connection with outpatient surgery.

Professional services administered in connection with outpatient surgery.
15. **Physician's Visits (Outpatient).**
Services provided in a Physician’s office for the diagnosis and treatment of a Sickness or Injury. Benefits do not apply when related to surgery or Physiotherapy.

Physician’s Visits for preventive care are provided as specified under Preventive Care Services.

16. **Physiotherapy (Outpatient).**
Includes but is not limited to the following rehabilitative services (including Habilitative Services):
- Physical therapy.
- Occupational therapy.
- Cardiac rehabilitation therapy.
- Manipulative treatment.
- Speech therapy. Other than as provided for Habilitative Services, speech therapy will be paid only for the treatment of speech, language, voice, communication and auditory processing when the disorder results from Injury, trauma, stroke, surgery, cancer, or vocal nodules.

17. **Medical Emergency Expenses (Outpatient).**
Only in connection with a Medical Emergency as defined. Benefits will be paid for the facility charge for use of the emergency room and supplies.

All other Emergency Services received during the visit will be paid as specified in the Schedule of Benefits.

18. **Diagnostic X-ray Services (Outpatient).**
Diagnostic X-rays are only those procedures identified in Physicians’ Current Procedural Terminology (CPT) as codes 70000 - 79999 inclusive. X-ray services for preventive care are provided as specified under Preventive Care Services.

19. **Radiation Therapy (Outpatient).**
See Schedule of Benefits.

20. **Laboratory Procedures (Outpatient).**
Laboratory Procedures are only those procedures identified in Physicians’ Current Procedural Terminology (CPT) as codes 80000 - 89999 inclusive. Laboratory procedures for preventive care are provided as specified under Preventive Care Services.

21. **Tests and Procedures (Outpatient).**
Tests and procedures are those diagnostic services and medical procedures performed by a Physician but do not include:
- Physician’s Visits.
- Physiotherapy.
- X-rays.
- Laboratory Procedures.

The following therapies will be paid under the Tests and Procedures (Outpatient) benefit:
- Inhalation therapy.
- Infusion therapy.
- Pulmonary therapy.
- Respiratory therapy.

Tests and Procedures for preventive care are provided as specified under Preventive Care Services.

22. **Injections (Outpatient).**
When administered in the Physician’s office and charged on the Physician’s statement. Immunizations for preventive care are provided as specified under Preventive Care Services.

23. **Chemotherapy (Outpatient).**
See Schedule of Benefits.
24. **Prescription Drugs (Outpatient).**
   See Schedule of Benefits.

**Other**

25. **Ambulance Services.**
   See Schedule of Benefits.

26. **Durable Medical Equipment.**
   Durable Medical Equipment must be all of the following:
   - Provided or prescribed by a Physician. A written prescription must accompany the claim when submitted.
   - Primarily and customarily used to serve a medical purpose.
   - Can withstand repeated use.
   - Generally is not useful to a person in the absence of Injury or Sickness.
   - Not consumable or disposable except as needed for the effective use of covered durable medical equipment.

   For the purposes of this benefit, the following are considered durable medical equipment:
   - Braces that stabilize an injured body part and braces to treat curvature of the spine.
   - External prosthetic devices that replace a limb or body part but does not include any device that is fully implanted into the body.
   - Orthotic devices that straighten or change the shape of a body part including custom made shoe inserts.

   If more than one piece of equipment or device can meet the Insured's functional needs, benefits are available only for the equipment or device that meets the minimum specifications for the Insured's needs. Dental braces are not durable medical equipment and are not covered. Benefits for durable medical equipment are limited to the initial purchase or one replacement purchase per Policy Year. No benefits will be paid for rental charges in excess of purchase price.

27. **Consultant Physician Fees.**
   Services provided on an Inpatient or outpatient basis.

28. **Dental Treatment.**
   Dental treatment when services are performed by a Physician and limited to the following:
   - Injury to Sound, Natural Teeth.
   - Facility charges for outpatient services if the Insured's medical condition or a dental procedure requires a Hospital setting to ensure the safety of the Insured.
   - X-rays, supplies, appliances and all associated Covered Medical Expenses, including Hospital facility charges and anesthesia for transplant preparation, initiation of immunosuppressives, direct treatment of acute traumatic Injury, cancer or cleft palate.
   - Removal of impacted wisdom teeth.

   Benefits for accidental dental Injury include, but are not limited to:
   - Oral examination.
   - X-rays.
   - Tests and laboratory examinations.
   - Restorations.
   - Prosthetic services.
   - Oral surgery.
   - Mandibular/maxillary reconstruction.
   - Anesthesia.

   Breaking a tooth while eating is not covered. Routine dental care and treatment to the gums are not covered. Pediatric dental benefits are provided in the Pediatric Dental Services Benefit.

29. **Mental Illness Treatment.**
   Benefits will be paid for services received:
   - On an Inpatient basis while confined to a Hospital including partial hospitalization/day treatment received at a Hospital.
• On an outpatient basis including intensive outpatient treatment.

See also Benefits for Biologically Based Mental Illness.

30. **Substance Use Disorder Treatment.**
Benefits will be paid for services received:
• On an Inpatient basis while confined to a Hospital including partial hospitalization/day treatment received at a Hospital.
• On an outpatient basis including intensive outpatient treatment.

31. **Maternity.**
Same as any other Sickness.

Benefits will be paid for an inpatient stay of at least:
• 48 hours following a vaginal delivery.
• 96 hours following a cesarean section delivery.

If the mother agrees, the attending Physician may discharge the mother earlier than these minimum time frames.

See also Benefits for Maternity Follow-Up Care.

32. **Complications of Pregnancy.**
Same as any other Sickness.

33. **Preventive Care Services.**
Medical services that have been demonstrated by clinical evidence to be safe and effective in either the early detection of disease or in the prevention of disease, have been proven to have a beneficial effect on health outcomes and are limited to the following as required under applicable law:
• 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.
• 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 infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.
• With respect to women, such additional preventive care and screenings provided for in comprehensive guidelines supported by the Health Resources and Services Administration.

34. **Reconstructive Breast Surgery Following Mastectomy.**
Same as any other Sickness and in connection with a covered mastectomy.

Benefits include:
• All stages of reconstruction of the breast on which the mastectomy has been performed.
• Surgery and reconstruction of the other breast to produce a symmetrical appearance.
• Prostheses and physical complications of mastectomy, including lymphedemas.

35. **Diabetes Services.**
Same as any other Sickness in connection with the treatment of diabetes.

Benefits will be paid for Medically Necessary:
• Outpatient self-management training, education and medical nutrition therapy service when ordered by a Physician and provided by appropriately licensed or registered healthcare professionals.
• Prescription Drugs, equipment, and supplies including insulin pumps and supplies, blood glucose monitors, insulin syringes with needles, blood glucose and urine test strips, ketone test strips and tablets and lancets and lancet devices.

36. **Home Health Care.**
Services received from a licensed home health agency that are:
• Ordered by a Physician.
• Provided or supervised by a Registered Nurse in the Insured Person’s home.
• Pursuant to a home health plan.

Benefits will be paid only when provided on a part-time, intermittent schedule and when skilled care is required. One visit equals up to four hours of skilled care services.

Benefits also include Private Duty Nursing services only when the services are of such a nature that they cannot be provided by non-professional personnel and can only be provided by a licensed health care provider. Private duty nursing services includes teaching and monitoring of complex care skills such as a tracheotomy suctioning, medical equipment use and monitoring to home caregivers and is not intended to provide for long term supportive care.

For the purposes of this benefit “Private Duty Nursing” means skilled nursing service provided on a one-to-one basis by an actively practicing Registered Nurse (R.N.) or licensed practical nurse (L.P.N). Private duty nursing is shift nursing of eight hours or greater per day and does not include nursing care of less than eight hours per day. Private duty nursing does not include Custodial Care services.

37. Hospice Care.
When recommended by a Physician for an Insured Person that is terminally ill with a life expectancy of six months or less. All hospice care must be received from a licensed hospice agency.

Hospice care includes:
• Physical, psychological, social, and spiritual care for the terminally ill Insured.
• Short-term grief counseling for immediate family members while the Insured is receiving hospice care.

38. Inpatient Rehabilitation Facility.
Services received while confined as a full-time Inpatient in a licensed Inpatient Rehabilitation Facility. Confinement in the Inpatient Rehabilitation Facility must follow within 24 hours of, and be for the same or related cause(s) as, a period of Hospital Confinement or Skilled Nursing Facility confinement.

Benefits include a day rehabilitation therapy program for Insureds who do not require Inpatient care but still require a rehabilitation therapy program four to eight hours a day at a Day Hospital. Day rehabilitation program services may consist of physical therapy, occupational therapy, speech therapy, nursing services, and neuropsychological services. A minimum of two therapy services must be provided for this program to be a Covered Medical Expense.

39. Skilled Nursing Facility.
Services received while confined as an Inpatient in a Skilled Nursing Facility for treatment rendered for one of the following:
• In lieu of Hospital Confinement as a full-time inpatient.
• Within 24 hours following a Hospital Confinement and for the same or related cause(s) as such Hospital Confinement.

40. Urgent Care Center.
Benefits are limited to:
• The facility or clinic fee billed by the Urgent Care Center.

All other services rendered during the visit will be paid as specified in the Schedule of Benefits.

41. Hospital Outpatient Facility or Clinic.
Benefits are limited to:
• The facility or clinic fee billed by the Hospital.

All other services rendered during the visit will be paid as specified in the Schedule of Benefits.

42. Approved Clinical Trials.
Routine Patient Care Costs incurred during participation in an Approved Clinical Trial for the treatment of cancer or other Life-threatening Condition. The Insured Person must be clinically eligible for participation in the Approved Clinical Trial according to the trial protocol and either: 1) the referring Physician is a participating health care provider in the trial and has concluded that the Insured’s participation would be appropriate; or 2) the Insured provides medical and scientific evidence information establishing that the Insured’s participation would be appropriate.
“Routine patient care costs” means Covered Medical Expenses which are typically provided absent a clinical trial and not otherwise excluded under the policy. Routine patient care costs do not include:

- The experimental or investigational item, device or service, itself.
- Items and services provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient.
- A service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.

“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.

“Approved clinical trial” means a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition and is described in any of the following:

- Federally funded trials that meet required conditions.
- The study or investigation is conducted under an investigational new drug application reviewed by the Food and Drug Administration.
- The study or investigation is a drug trial that is exempt from having such an investigational new drug application.

See also Benefits for Cancer Clinical Trials.

43. Transplantation Services.
   Same as any other Sickness for organ or tissue transplants when ordered by a Physician. Benefits are available when the transplant meets the definition of a Covered Medical Expense.

   Donor costs that are directly related to organ removal are Covered Medical Expenses for which benefits are payable through the Insured organ recipient’s coverage under this policy. Benefits payable for the donor will be secondary to any other insurance plan, service plan, self-funded group plan, or any government plan that does not require this policy to be primary.

   No benefits are payable for transplants which are considered an Elective Surgery or Elective Treatment (as defined) and transplants involving permanent mechanical or animal organs.

   Travel expenses are not covered. Health services connected with the removal of an organ or tissue from an Insured Person for purposes of a transplant to another person are not covered.

44. Medical Supplies.
   Medical supplies must meet all of the following criteria:
   - Prescribed by a Physician. A written prescription must accompany the claim when submitted.
   - Used for the treatment of a covered Injury or Sickness.

   Benefits are limited to a 31-day supply per purchase.

45. Ostomy Supplies.
   Benefits for ostomy supplies are limited to the following supplies:
   - Pouches, face plates and belts.
   - Irrigation sleeves, bags and ostomy irrigation catheters.
   - Skin barriers.

   Benefits are not available for deodorants, filters, lubricants, tape, appliance cleaners, adhesive, adhesive remover, or other items not listed above.

46. Wigs.
   Wigs and other scalp hair prosthesis as a result of hair loss due to cancer treatment.

   Benefits are limited to the first wig following cancer treatment not to exceed one Per Policy Year.
Maternity Testing

This policy does not cover all routine, preventive, or screening examinations or testing. The following maternity tests and screening exams will be considered for payment according to the policy benefits if all other policy provisions have been met.

Initial screening at first visit:
- Pregnancy test: urine human chorionic gonatropin (HCG)
- Asymptomatic bacteriuria: urine culture
- Blood type and Rh antibody
- Rubella
- Pregnancy-associated plasma protein-A (PAPPA) (first trimester only)
- Free beta human chorionic gonadotrophin (hCG) (first trimester only)
- Hepatitis B: HBsAg
- Pap smear
- Gonorrhea: Gc culture
- Chlamydia: chlamydia culture
- Syphilis: RPR
- HIV: HIV-ab
- Coombs test
- Cystic fibrosis screening

Each visit: Urine analysis

Once every trimester: Hematocrit and Hemoglobin

Once during first trimester: Ultrasound

Once during second trimester:
- Ultrasound (anatomy scan)
- Triple Alpha-fetoprotein (AFP), Estriol, hCG or Quad screen test Alpha-fetoprotein (AFP), Estriol, hCG, inhibin-a

Once during second trimester if age 35 or over: Amniocentesis or Chorionic villus sampling (CVS), non-invasive fetal aneuploidy DNA testing

Once during second or third trimester: 50g Glucola (blood glucose 1 hour postprandial)

Once during third trimester: Group B Strep Culture

Pre-natal vitamins are not covered, except folic acid supplements with a written prescription. For additional information regarding Maternity Testing, please call the Company at 1-800-331-1096.

Mandated Benefits

BENEFITS FOR BIOLOGICALLY BASED MENTAL ILLNESS

Benefits will be paid the same as any other Sickness for the treatment of Biologically Based Mental Illness if both of the following apply:

1) The Biologically Based Mental Illness is clinically diagnosed by a Physician authorized to practice medicine and surgery or osteopathic medicine and surgery, a psychologist, a professional clinical counselor, professional counselor, independent social worker, or a clinical nurse specialist whose nursing specialty is mental health.

2) The prescribed treatment is not experimental or investigational, having proven its clinical effectiveness in accordance with generally accepted medical standards.

“Biologically Based Mental Illness” means schizophrenia, schizoaffective disorder, major depressive disorder, bipolar disorder, paranoia and other psychotic disorders, obsessive-compulsive disorder, and panic disorder, as these terms are defined in the
most recent edition of the diagnostic and statistical manual of mental disorders published by the American Psychiatric Association.

Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the policy.

**BENEFITS FOR CANCER CLINICAL TRIALS**

Benefits will be paid the same as any other Sickness for Routine Patient Care administered to an Insured participating in any stage of an Eligible Cancer Clinical Trial, if those expenses would be paid if the Insured was not participating in a clinical trial.

"Eligible Cancer Clinical Trial" means a cancer clinical trial that meets all of the following criteria:

a) A purpose of the trial is to test whether the intervention potentially improves the trial participant’s health outcomes.

b) The treatment provided as part of the trial is given with the intention of improving the trial participant’s health outcomes.

c) The trial has a therapeutic intent and is not designed exclusively to test toxicity or disease pathophysiology.

d) The trial does one of the following:

i) Tests how to administer a health care service, item, or drug for the treatment of cancer;

ii) Tests responses to a health care service, item or drug for the treatment of cancer;

iii) Compares the effectiveness of a health care service, item, or drug for the treatment of cancer with that of other health care services, items or drugs for the treatment of cancer;

iv) Studies new uses of a health care service, item, or drug for the treatment of cancer.

e) The trial is approved by one of the following entities:

i) The National Institutes of Health or one of its cooperative groups or centers under the United States Department of Health and Human Services;

ii) The United States Department of Defense;

iii) The United States Department of Veterans’ Affairs.

“Routine Patient Care” means all health care services consistent with the coverage provided in the policy for the treatment of cancer, including the type and frequency of any diagnostic modality, that is typically covered for a cancer patient who is not enrolled in a Cancer Clinical Trial, and that was not necessitated solely because of the trial.

Benefits will not be paid for:

a) A health care service, item, or drug that is the subject of the cancer clinical trial;

b) A health care service, item, or drug provided solely to satisfy data collection and analysis needs for the cancer clinical trial that is not used in the direct clinical management of the patient;

c) An investigational or experimental drug or device that has not been approved for market by the United States Food and Drug Administration;

d) Transportation, lodging, food, or other expenses for the Insured, or a family member of companion of the Insured, that are associated with the travel to or from a facility providing the cancer clinical trial;

e) An item or drug provided by the cancer clinical trial sponsors free of charge for any patient;

f) A service, item, or drug that is eligible for reimbursement by a person other than the insurer, including the sponsors of the cancer clinical trial.

Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the policy.

**BENEFITS FOR MATERNITY FOLLOW-UP CARE**

Benefits shall be provided for maternity follow-up care for Physician-directed follow-up care for a mother and her newborn. Benefits shall include:

1) Physical assessment of the mother and newborn.

2) Parent education.

3) Assistance and training in breast or bottle feeding.

4) Assessment of the home support system.

5) Performance of any Medically Necessary and appropriate clinical tests.
6) Any other services consistent with follow-up care recommended in the protocols and guidelines developed by national organizations that represent pediatric, obstetric, and nursing professionals.

Benefits apply to services provided in a medical setting or through home health care visits when such visits are performed by a provider who is knowledgeable and experienced in maternity and newborn care.

When a decision is made to discharge a mother or newborn prior to the expiration of the applicable number of hours of inpatient care required to be covered, then benefits will be paid for follow-up care that is provided within seventy-two (72) hours after discharge. When the mother or newborn receive at least the number of hours in inpatient required to be covered, then benefits will be paid for Medically Necessary follow-up care as determined by the health care provider responsible for discharging the mother or newborn.

Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the policy.

**Coordination of Benefits Provision**

Benefits will be coordinated with any other eligible medical, surgical or hospital plan or coverage so that combined payments under all programs will not exceed 100% of allowable expenses incurred for covered services and supplies.

**University Health Service (UHS) Referral Required**

The student and Dependents should use the services of the University Health Services (UHS) first where treatment will be administered or referral issued. Expenses incurred for medical treatment rendered outside of the UHS for which no prior approval or referral is obtained will be paid at 60% of the benefits otherwise payable under the Schedule of Benefits up to a maximum reduction of $750.00 Per Policy Year. A referral issued by the UHS must accompany the claim when submitted. Only one referral is required for each Injury or Sickness per Policy Year.

A UHS referral for outside care is not necessary only under any of the following conditions:

1. Medical Emergency. The student should return to UHS for necessary follow-up care.
2. Medical care received when the student is more than 50 miles from campus.
3. Maternity, obstetrical and gynecological care.

Dependent children (under 18 years of age) are not eligible to use the UHS; and therefore, are exempt from the above limitations and requirements.

**Continuation Privilege**

All Insured Persons who have been continuously insured under the school's regular student policy for at least one semester and who no longer meet the Eligibility requirements under the Policy are eligible to continue their coverage for a period of not more than 90 days under the school's policy in effect at the time of such continuation. If an Insured Person is still eligible for continuation at the beginning of the next Policy Year, the Insured must purchase coverage under the new policy as chosen by the school. Coverage under the new policy is subject to the rates and benefits selected by the school for that Policy Year.

**Definitions**

**ADOPTED CHILD** means the adopted child placed with an Insured while that person is covered under this policy. Such child will be covered from the moment of placement for the first 31 days. The Insured must notify the Company, in writing, of the adopted child not more than 31 days after placement or adoption.

In the case of a newborn adopted child, coverage begins at the moment of birth if a written agreement to adopt such child has been entered into by the Insured prior to the birth of the child, whether or not the agreement is enforceable. However, coverage will not continue to be provided for an adopted child who is not ultimately placed in the Insured’s residence.

The Insured will have the right to continue such coverage for the child beyond the first 31 days. To continue the coverage the Insured must, within the 31 days after the child’s date of placement: 1) apply to us; and 2) pay the required additional premium, if any, for the continued coverage. If the Insured does not use this right as stated here, all coverage as to that child will terminate at the end of the first 31 days after the child’s date of placement.
COINSURANCE means the percentage of Covered Medical Expenses that the Company pays.

COMPLICATION OF PREGNANCY means a condition: 1) caused by pregnancy; 2) requiring medical treatment prior to, or subsequent to termination of pregnancy; 3) the diagnosis of which is distinct from pregnancy; and 4) which constitutes a classifiably distinct complication of pregnancy. A condition simply associated with the management of a difficult pregnancy is not considered a complication of pregnancy.

CONGENITAL CONDITION means a medical condition or physical anomaly arising from a defect existing at birth.

COPAY/COPAYMENT means a specified dollar amount that the Insured is required to pay for certain Covered Medical Expenses.

COVERED MEDICAL EXPENSES means reasonable charges which are: 1) not in excess of Usual and Customary Charges; 2) not in excess of the Preferred Allowance when the policy includes Preferred Provider benefits and the charges are received from a Preferred Provider; 3) not in excess of the maximum benefit amount payable per service as specified in the Schedule of Benefits; 4) made for services and supplies not excluded under the policy; 5) made for services and supplies which are a Medical Necessity; 6) made for services included in the Schedule of Benefits; and 7) in excess of the amount stated as a Deductible, if any.

Covered Medical Expenses will be deemed "incurred" only: 1) when the covered services are provided; and 2) when a charge is made to the Insured Person for such services.

CUSTODIAL CARE means services that are any of the following:

1) Non-health related services, such as assistance in activities.
2) Health-related services that are provided for the primary purpose of meeting the personal needs of the patient or maintaining a level of function (even if the specific services are considered to be skilled services), as opposed to improving that function to an extent that might allow for a more independent existence.
3) Services that do not require continued administration by trained medical personnel in order to be delivered safely and effectively.

DAY HOSPITAL means a facility that provides day rehabilitation services on an outpatient basis.

DEDUCTIBLE means if an amount is stated in the Schedule of Benefits or any endorsement to this policy as a deductible, it shall mean an amount to be subtracted from the amount or amounts otherwise payable as Covered Medical Expenses before payment of any benefit is made. The deductible will apply as specified in the Schedule of Benefits.

DEPENDENT means the legal spouse of the Named Insured and their dependent children. Children shall cease to be dependent at the end of the month in which they attain the age of 26 years.

The Named Insured may cover an unmarried dependent child from age 26 until the Dependent's 28th birthday if the Dependent is all of the following:

1) The natural child, stepchild, or adopted child of the Named Insured.
2) A resident of this state or a full-time student at an accredited public or private institution of higher education.
3) Not employed by an employer that offers any health benefit plan under which the child is eligible for coverage.
4) Not eligible for coverage under Medicaid or Medicare.

The attainment of the limiting age will not operate to terminate the coverage of such child while the child is and continues to be both:

1) Incapable of self-sustaining employment by reason of mental retardation or physical handicap.
2) Chiefly dependent upon the Insured Person for support and maintenance.

Proof of such incapacity and dependency shall be furnished to the Company: 1) by the Named Insured; and, 2) within 31 days of the child's attainment of the limiting age. Subsequently, such proof must be given to the Company annually following the child's attainment of the limiting age.
If a claim is denied under the policy because the child has attained the limiting age for dependent children, the burden is on the Insured Person to establish that the child is and continues to be handicapped as defined by subsections (1) and (2).

**ELECTIVE SURGERY OR ELECTIVE TREATMENT** means those health care services or supplies that do not meet the health care need for a Sickness or Injury. Elective surgery or elective treatment includes any service, treatment or supplies that: 1) are deemed by the Company to be research or experimental; or 2) are not recognized and generally accepted medical practices in the United States.

**EMERGENCY SERVICES** means with respect to a Medical Emergency:

1) A medical screening examination that is within the capability of the emergency department of a Hospital, including ancillary services routinely available to the emergency department to evaluate such emergency medical condition; and
2) Such further medical examination and treatment to stabilize the patient to the extent they are within the capabilities of the staff and facilities available at the Hospital.

**ESSENTIAL HEALTH BENEFITS** means the following general categories and the items and services covered within the categories:

1) Ambulatory patient services.
2) Emergency services.
3) Hospitalization.
4) Maternity and newborn care.
5) Mental health and substance use disorder services, including behavioral health treatment.
6) Prescription drugs.
7) Rehabilitative and habilitative services and devices.
8) Laboratory services.
9) Preventive wellness services and chronic disease management.
10) Pediatric services, including oral and vision care.

**HABILITATIVE SERVICES** means outpatient occupational therapy, physical therapy and speech therapy prescribed by the Insured Person’s treating Physician pursuant to a treatment plan to develop a function not currently present as a result of a congenital, genetic, or early acquired disorder.

Habilitative services do not include services that are solely educational in nature or otherwise paid under state or federal law for purely educational services. Custodial Care, respite care, day care, therapeutic recreation, vocational training and residential treatment are not habilitative services.

A service that does not help the Insured person to meet functional goals in a treatment plan within a prescribed time frame is not a habilitative service. When the Insured Person reaches his/her maximum level of improvement or does not demonstrate continued progress under a treatment plan, a service that was previously habilitative is no longer habilitative.

**HOSPITAL** means a licensed or properly accredited general hospital which: 1) is open at all times; 2) is operated primarily and continuously for the treatment of and surgery for sick and injured persons as inpatients; 3) is under the supervision of a staff of one or more legally qualified Physicians available at all times; 4) continuously provides on the premises 24 hour nursing service by Registered Nurses; 5) provides organized facilities for diagnosis and major surgery on the premises; and 6) is not primarily a clinic, nursing, rest or convalescent home, or an institution specializing in or primarily treating Mental Illness or Substance Use Disorder.

**HOSPITAL CONFINED/HOSPITAL CONFINEMENT** means confinement as an Inpatient in a Hospital by reason of an Injury or Sickness for which benefits are payable.

**INJURY** means bodily injury which is all of the following:

1) directly and independently caused by specific accidental contact with another body or object.
2) unrelated to any pathological, functional, or structural disorder.
3) a source of loss.
4) treated by a Physician within 30 days after the date of accident.
sustained while the Insured Person is covered under this policy.

All injuries sustained in one accident, including all related conditions and recurrent symptoms of these injuries will be considered one injury. Injury does not include loss which results wholly or in part, directly or indirectly, from disease or other bodily infirmity. Covered Medical Expenses incurred as a result of an injury that occurred prior to this policy’s Effective Date will be considered a Sickness under this policy.

INPATIENT means an uninterrupted confinement that follows formal admission to a Hospital, Skilled Nursing Facility or Inpatient Rehabilitation Facility by reason of an Injury or Sickness for which benefits are payable under this policy.

INPATIENT REHABILITATION FACILITY means a long term acute inpatient rehabilitation center, a Hospital (or special unit of a Hospital designated as an inpatient rehabilitation facility) that provides rehabilitation health services on an Inpatient basis as authorized by law.

INSURED PERSON means: 1) the Named Insured; and, 2) Dependents of the Named Insured, if: 1) the Dependent is properly enrolled in the program, and 2) the appropriate Dependent premium has been paid. The term "Insured" also means Insured Person.

INTENSIVE CARE means: 1) a specifically designated facility of the Hospital that provides the highest level of medical care; and 2) which is restricted to those patients who are critically ill or injured. Such facility must be separate and apart from the surgical recovery room and from rooms, beds and wards customarily used for patient confinement. They must be: 1) permanently equipped with special life-saving equipment for the care of the critically ill or injured; and 2) under constant and continuous observation by nursing staff assigned on a full-time basis, exclusively to the intensive care unit. Intensive care does not mean any of these step-down units:

1) Progressive care.
2) Sub-acute intensive care.
3) Intermediate care units.
4) Private monitored rooms.
5) Observation units.
6) Other facilities which do not meet the standards for intensive care.

MEDICAL EMERGENCY means the occurrence of a medical condition that manifests itself by acute symptoms of sufficient severity, including severe pain, that a prudent layperson with average knowledge of health and medicine could reasonably expect the absence of immediate medical attention to result in any of the following:

1) Placement of the Insured’s health in serious jeopardy.
2) Serious impairment of bodily functions.
3) Serious dysfunction of any body organ or part.
4) In the case of a pregnant woman, serious jeopardy to the health of the woman or her unborn child.

Expenses incurred for "Medical Emergency" will be paid only for Sickness or Injury which fulfills the above conditions. These expenses will not be paid for minor Injuries or minor Sickneses.

MEDICAL NECESSITY/MEDICALLY NECESSARY means those services or supplies provided or prescribed by a Hospital or Physician which are all of the following:

1) Essential for the symptoms and diagnosis or treatment of the Sickness or Injury.
2) Provided for the diagnosis, or the direct care and treatment of the Sickness or Injury.
3) In accordance with the standards of good medical practice.
4) Not primarily for the convenience of the Insured, or the Insured’s Physician.
5) The most appropriate supply or level of service which can safely be provided to the Insured.

The Medical Necessity of being confined as an Inpatient means that both:

1) The Insured requires acute care as a bed patient.
2) The Insured cannot receive safe and adequate care as an outpatient.
This policy only provides payment for services, procedures and supplies which are a Medical Necessity. No benefits will be paid for expenses which are determined not to be a Medical Necessity, including any or all days of Inpatient confinement.

MENTAL ILLNESS means a Sickness that is a mental, emotional or behavioral disorder listed in the mental health or psychiatric diagnostic categories in the current Diagnostic and Statistical Manual of the American Psychiatric Association. The fact that a disorder is listed in the Diagnostic and Statistical Manual of the American Psychiatric Association does not mean that treatment of the disorder is a Covered Medical Expense. If not excluded or defined elsewhere in the policy, all mental health or psychiatric diagnoses are considered one Sickness.

NAMED INSURED means an eligible, registered student of the Policyholder, if: 1) the student is properly enrolled in the program; and 2) the appropriate premium for coverage has been paid.

NEWBORN INFANT means any child born of an Insured while that person is insured under this policy. Newborn Infants will be covered under the policy for the first 31 days after birth. Coverage for such a child will be for Injury or Sickness, including medically diagnosed congenital defects, birth abnormalities, prematurity and nursery care; benefits will be the same as for the Insured Person who is the child's parent.

The Insured will have the right to continue such coverage for the child beyond the first 31 days. To continue the coverage the Insured must, within the 31 days after the child's birth: 1) apply to us; and 2) pay the required additional premium, if any, for the continued coverage. If the Insured does not use this right as stated here, all coverage as to that child will terminate at the end of the first 31 days after the child's birth.

OUT-OF-POCKET MAXIMUM means the amount of Covered Medical Expenses that must be paid by the Insured Person before Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year. Refer to the Schedule of Benefits for details on how the Out-of-Pocket Maximum applies.

PHYSICIAN means a legally qualified licensed practitioner of the healing arts who provides care within the scope of his/her license, other than a member of the person’s immediate family.

The term “member of the immediate family” means any person related to an Insured Person within the third degree by the laws of consanguinity or affinity.

PHYSIOTHERAPY means short-term outpatient rehabilitation therapies (including Habilitative Services) administered by a Physician.

POLICY YEAR means the academic year beginning on the policy Effective Date and ending on the policy Termination Date.

PRESCRIPTION DRUGS mean: 1) prescription legend drugs; 2) compound medications of which at least one ingredient is a prescription legend drug; 3) any other drugs which under the applicable state or federal law may be dispensed only upon written prescription of a Physician; and 4) injectable insulin.

REGISTERED NURSE means a professional nurse (R.N.) who is not a member of the Insured Person’s immediate family.

SICKNESS means sickness or disease of the Insured Person which causes loss while the Insured Person is covered under this policy. All related conditions and recurrent symptoms of the same or a similar condition will be considered one sickness. Covered Medical Expenses incurred as a result of an Injury that occurred prior to this policy’s Effective Date will be considered a sickness under this policy.

SKILLED NURSING FACILITY means a Hospital or nursing facility that is licensed and operated as required by law.

SOUND, NATURAL TEETH means natural teeth, the major portion of the individual tooth is present, regardless of fillings or caps; and is not carious, abscessed, or defective.

SUBSTANCE USE DISORDER means a Sickness that is listed as an alcoholism and substance use disorder in the current Diagnostic and Statistical Manual of the American Psychiatric Association. The fact that a disorder is listed in the Diagnostic and Statistical Manual of the American Psychiatric Association does not mean that treatment of the disorder is a Covered Medical Expense. If not excluded or defined elsewhere in the policy, all alcoholism and substance use disorders are considered one Sickness.
URGENT CARE CENTER means a facility that provides treatment required to prevent serious deterioration of the Insured Person's health as a result of an unforeseen Sickness, Injury, or the onset of acute or severe symptoms.

USUAL AND CUSTOMARY CHARGES means the lesser of the actual charge or a reasonable charge which is: 1) usual and customary when compared with the charges made for similar services and supplies; and 2) made to persons having similar medical conditions in the locality where service is rendered. The Company uses data from FAIR Health, Inc. to determine Usual and Customary Charges. No payment will be made under this policy for any expenses incurred which in the judgment of the Company are in excess of Usual and Customary Charges.

Exclusions and Limitations

No benefits will be paid for: a) loss or expense caused by, contributed to, or resulting from; or b) treatment, services or supplies for, at, or related to any of the following:

1. Acupuncture.
2. Cosmetic procedures, except reconstructive procedures to:
   - Correct an Injury or treat a Sickness for which benefits are otherwise payable under this policy. The primary result of the procedure is not a changed or improved physical appearance.
   - Correct the following: 1) hemangiomas and port wine stains of the head and neck area for Insureds ages 18 and younger; 2) limb deformities such as club hand, club foot, syndactyly, polydactyly and macrodactylyia; 3) Otoplasty when performed to improve hearing when ear or ears are absent or deformed; 4) tongue release for diagnosis of tongue-tied; 5) skull deformity caused by Congenital Conditions such as Crouzon’s disease; 6) cleft lip; and 7) cleft palate.
   - Treat or correct Congenital Conditions of a Newborn or adopted Infant.
3. Custodial Care.
   - Care provided in: rest homes, health resorts, homes for the aged, halfway houses, college infirmaries or places mainly for domiciliary or Custodial Care.
   - Extended care in treatment or substance abuse facilities for domiciliary or Custodial Care.
4. Dental treatment, except:
   - For accidental Injury to Sound, Natural Teeth.
   - As described under Dental Treatment in the policy.
   - As specifically provided in the Schedule of Benefits.
   This exclusion does not apply to benefits specifically provided in Pediatric Dental Services.
5. Elective Surgery or Elective Treatment.
7. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation.
8. Injury sustained while:
   - Participating in any intercollegiate, or professional sport, contest or competition.
   - Traveling to or from such sport, contest or competition as a participant.
   - Participating in any practice or conditioning program for such sport, contest or competition.
9. Investigational services.
10. Participation in a riot or civil disorder. Commission of or attempt to commit a felony.
11. Prescription Drugs, services or supplies as follows:
   - Therapeutic devices or appliances, including: hypodermic needles, syringes, support garments and other non-medical substances, regardless of intended use, except as specifically provided in the policy.
   - Immunization agents, except as specifically provided in the policy. Biological sera. Blood or blood products administered on an outpatient basis.
   - Drugs labeled, “Caution - limited by federal law to investigational use” or experimental drugs.
   - Products used for cosmetic purposes.
   - Drugs used to treat or cure baldness. Anabolic steroids used for body building.
   - Anorectics - drugs used for the purpose of weight control.
   - Fertility agents or sexual enhancement drugs, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra.
   - Growth hormones for children born small for gestational age.
   - Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.
12. Reproductive/Infertility services including but not limited to the following:
   - Procreative counseling.
   - Genetic counseling and genetic testing.
   - Cryopreservation of reproductive materials. Storage of reproductive materials.
• Fertility tests.
• Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception.
• Premarital examinations.
• Impotence, organic or otherwise.
• Reversal of sterilization procedures.
• Sexual reassignment surgery.

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

This exclusion does not apply as follows:
• When due to a covered Injury or disease process.
• To benefits specifically provided in Pediatric Vision Services.
• To the first pair of eyeglasses or contact lenses following intraocular lens implantation for the treatment of cataracts or aphakia or to replace the function of the human lens for conditions caused by cataract surgery or Injury.

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

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

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

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

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

20. War or any act of war, declared or undeclared; or while in the armed forces of any country (a pro-rata premium will be refunded upon request for such period not covered).

UnitedHealthcare Global: Global Emergency Services

If you are a member insured with this insurance plan, you and your insured spouse and minor child(ren) are eligible for UnitedHealthcare Global Emergency Services. The requirements to receive these services are as follows:

International students, insured spouse and insured minor child(ren): you are eligible to receive UnitedHealthcare Global services worldwide, except in your home country.

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

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

Key Services include:

• Transfer of Insurance Information to Medical Providers
• Monitoring of Treatment
• Transfer of Medical Records
• Medication, Vaccine
• Worldwide Medical and Dental Referrals
• Dispatch of Doctors/Specialists
• Emergency Medical Evacuation
• Facilitation of Hospital Admittance up to $5,000.00 payment (when included with Your enrollment in a UnitedHealthcare StudentResources health insurance policy)
• Transportation to Join a Hospitalized Participant
• Transportation After Stabilization
• Coordinate the replacement of Corrective Lenses and Medical Devices
• Emergency Travel Arrangements
• Hotel Arrangements for Convalescence
• Continuous Updates to Family and Home Physician
• Return of Dependent Children
• Replacement of Lost or Stolen Travel Documents
• Repatriation of Mortal Remains
• Worldwide Destination Intelligence Destination Profiles
• Legal Referral
• Transfer of Funds
• Message Transmittals
• Translation Services
• Security and Political Evacuation Services
• Natural Disaster Evacuation Services

Please visit www.uhcsr.com/UHCGlobal for the UnitedHealthcare Global brochure which includes service descriptions and program exclusions and limitations.

To access services please call:
(800) 527-0218 Toll-free within the United States
(410) 453-6330 Collect outside the United States

Services are also accessible via e-mail at assistance@UHCGlobal.com.

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

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

UnitedHealthcare Global is not travel or medical insurance but a service provider for emergency medical assistance services. All medical costs incurred should be submitted to your health plan and are subject to the policy limits of your health coverage. All assistance services must be arranged and provided by UnitedHealthcare Global. Claims for reimbursement of services not provided by UnitedHealthcare Global will not be accepted. Please refer to the UnitedHealthcare Global information in My Account at www.uhcsr.com/MyAccount for additional information, including limitations and exclusions.

Online Access to Account Information

UnitedHealthcare StudentResources Insureds have online access to claims status, EOBs, network providers, correspondence and coverage information by logging in to My Account at www.uhcsr.com/myaccount. Insured students who don’t already have an online account may simply select the “create My Account Now” link. Follow the simple, onscreen directions to establish an online account in minutes using your 7-digit Insurance ID number or the email address on file.

As part of UnitedHealthcare StudentResources’ environmental commitment to reducing waste, we’ve adopted a number of initiatives designed to preserve our precious resources while also protecting the security of a student’s personal health information.

My Account now includes Message Center - a self-service tool that provides a quick and easy way to view any email notifications we may have sent. In Message Center, notifications are securely sent directly to the Insured student’s email address. If the Insured student prefers to receive paper copies, he or she may opt-out of electronic delivery by going into My Email Preferences and making the change there.
Claim Procedures for Injury and Sickness Benefits

In the event of Injury or Sickness, students should:

1. Report to the Student Health Service or Infirmary for treatment or referral, or when not in school, to their Physician or Hospital.

2. Mail to the address below all medical and hospital bills along with the patient's name and insured student's name, address, SR ID number (insured's insurance company ID number) and name of the university under which the student is insured. A Company claim form is not required for filing a claim.

3. Submit claims for payment within 90 days after the date of service. If the Insured doesn't provide this information within one year of the date of service, benefits for that service may be denied at our discretion. This time limit does not apply if the Insured is legally incapacitated.

Submit the above information to the Company by mail:

Claims Administrator
HealthSmart Benefit Solutions, Inc.
3320 West Market Street, Suite 100
Fairlawn, OH 44333-3306
1-800-331-1096
Email: Klaisclaims@klais.com

Pediatric Dental Services Benefits

Benefits are provided for Covered Dental Services for Insured Persons under the age of 19. Benefits terminate on the earlier of: 1) date the Insured Person reaches the age of 19; or 2) the date the Insured Person's coverage under the policy terminates.

Section 1: Accessing Pediatric Dental Services

Network and Non-Network Benefits

Network Benefits apply when the Insured Person chooses to obtain Covered Dental Services from a Network Dental Provider. Insured Persons generally are required to pay less to the Network Dental Provider than they would pay for services from a non-Network provider. Network Benefits are determined based on the contracted fee for each Covered Dental Service. In no event, will the Insured Person be required to pay a Network Dental Provider an amount for a Covered Dental Service in excess of the contracted fee.

In order for Covered Dental Services to be paid as Network Benefits, the Insured must obtain all Covered Dental Services directly from or through a Network Dental Provider.

Insured Persons must always verify the participation status of a provider prior to seeking services. From time to time, the participation status of a provider may change. Participation status can be verified by calling the Company and/or the provider. If necessary, the Company can provide assistance in referring the Insured Person to a Network Dental Provider.

The Company will make a Directory of Network Dental Providers available to the Insured Person. The Insured Person can also call Customer Service at 1-800-331-1096 to determine which providers participate in the Network. The telephone number for Customer Service is also on the Insured's ID card.

Non-Network Benefits apply when Covered Dental Services are obtained from non-Network Dental Providers. Insured Persons generally are required to pay more to the provider than for Network Benefits. Non-Network Benefits are determined based on the Usual and Customary Fee for similarly situated Network Dental Providers for each Covered Dental Service. The actual charge made by a non-Network Dental Provider for a Covered Dental Service may exceed the Usual and Customary Fee. As a result, an Insured Person may be required to pay a non-Network Dental Provider an amount for a Covered Dental Service in excess of the Usual and Customary Fee. In addition, when Covered Dental Services are obtained from non-Network Dental Providers, the Insured must file a claim with the Company to be reimbursed for Eligible Dental Expenses.
Covered Dental Services
Benefits are eligible for Covered Dental Services if such Dental Services are Necessary and are provided by or under the direction of a Network Dental Provider.

Benefits are available only for Necessary Dental Services. The fact that a Dental Provider has performed or prescribed a procedure or treatment, or the fact that it may be the only available treatment for a dental disease, does not mean that the procedure or treatment is a Covered Dental Service.

Pre-Treatment Estimate
If the charge for a Dental Service is expected to exceed $300 or if a dental exam reveals the need for fixed bridgework, the Insured Person may receive a pre-treatment estimate. To receive a pre-treatment estimate, the Insured Person or Dental Provider should send a notice to the Company, via claim form, within 20 calendar days of the exam. If requested, the Dental Provider must provide the Company with dental x-rays, study models or other information necessary to evaluate the treatment plan for purposes of benefit determination.

The Company will determine if the proposed treatment is a Covered Dental Service and will estimate the amount of payment. The estimate of benefits payable will be sent to the Dental Provider and will be subject to all terms, conditions and provisions of the policy.

A pre-treatment estimate of benefits is not an agreement to pay for expenses. This procedure lets the Insured Person know in advance approximately what portion of the expenses will be considered for payment.

Pre-Authorization
Pre-authorization is required for all orthodontic services. The Insured Person should speak to the Dental Provider about obtaining a pre-authorization before Dental Services are rendered. If the Insured Person does not obtain a pre-authorization, the Company has a right to deny the claim for failure to comply with this requirement.

If a treatment plan is not submitted, the Insured Person will be responsible for payment of any dental treatment not approved by the Company. Clinical situations that can be effectively treated by a less costly, clinically acceptable alternative procedure will be assigned a Benefit based on the less costly procedure.

Section 2: Benefits for Pediatric Dental Services
Benefits are provided for the Dental Services stated in this Section when such services are:

A. Necessary.
B. Provided by or under the direction of a Dental Provider.
C. Clinical situations that can be effectively treated by a less costly, dental appropriate alternative procedure will be assigned a Benefit based on the least costly procedure.
D. Not excluded as described in Section 3: Pediatric Dental Services exclusions.

Dental Services Deductible
Benefits for pediatric Dental Services are not subject to the policy Deductible stated in the policy Schedule of Benefits. Instead, benefits for pediatric Dental Services are subject to a separate Dental Services Deductible. For any combination of Network and Non-Network Benefits, the Dental Services Deductible per Policy Year is $500 per Insured Person.

Benefits
When Benefit limits apply, the limit stated refers to any combination of Network Benefits and Non-Network Benefits unless otherwise specifically stated. Benefit limits are calculated on a Policy Year basis unless otherwise specifically stated.
### Schedule of Benefits

<table>
<thead>
<tr>
<th>Benefit Description and Limitations</th>
<th>Network Benefits</th>
<th>Non-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diagnostic Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intraoral Bitewing Radiographs (Bitewing X-ray) Limited to 1 set of films every 6 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Panorex Radiographs (Full Jaw X-ray) or Complete Series Radiographs (Full Set of X-rays) Limited to 1 film every 60 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Periodic Oral Evaluation (Checkup Exam) Limited to 1 every 6 months. Covered as a separate Benefit only if no other service was done during the visit other than X-rays.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Preventive Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental Prophylaxis (Cleanings) Limited to 1 every 6 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Fluoride Treatments Limited to 2 treatments per 12 months. Treatment should be done in conjunction with dental prophylaxis.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Sealants (Protective Coating) Limited to one sealant per tooth every 36 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Space Maintainers</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Space Maintainers Limited to one per 60 months. Benefit includes all adjustments within 6 months of installation.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Minor Restorative Services, Endodontics, Periodontics and Oral Surgery</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amalgam Restorations (Silver Fillings) Multiple restorations on one surface will be treated as a single filling.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Composite Resin Restorations (Tooth Colored Fillings) For anterior (front) teeth only.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Periodontal Surgery (Gum Surgery) Limited to one quadrant or site per 36 months per surgical area.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Scaling and Root Planing (Deep Cleanings) Limited to once per quadrant per 24 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Periodontal Maintenance (Gum Maintenance) Limited to 4 times per 12 month period following active and adjunctive periodontal therapy, within the prior 24 months, exclusive of gross debridement.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Endodontics (root canal therapy) performed on anterior teeth, bicuspsids, and molars Limited to once per tooth per lifetime.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Endodontic Surgery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Simple Extractions (Simple tooth removal) Limited to 1 time per tooth per lifetime.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Oral Surgery, including Surgical Extraction</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Adjunctive Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General Services (including Emergency Treatment of dental pain) Covered as a separate Benefit only if no other service was done during the visit other than X-rays. General anesthesia is covered when clinically necessary.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Benefit Description and Limitations</td>
<td>Network Benefits Benefits are shown as a percentage of Eligible Dental Expenses.</td>
<td>Non-Network Benefits Benefits are shown as a percentage of Eligible Dental Expenses.</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Occlusal guards for Insureds age 13 and older</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Limited to one guard every 12 months.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Major Restorative Services**

| Inlays/Onlays/Crowns (Partial to Full Crowns)                         | 50%                                                                             | 50%                                                                                 |
| Limited to once per tooth per 60 months. Covered only when silver fillings cannot restore the tooth. |                                                                                 |                                                                                    |

| Fixed Prosthetics (Bridges)                                          | 50%                                                                             | 50%                                                                                 |
| Limited to once per tooth per 60 months. Covered only when a filling cannot restore the tooth. |                                                                                 |                                                                                    |

| Removable Prosthetics (Full or partial dentures)                     | 50%                                                                             | 50%                                                                                 |
| Limited to one per consecutive 60 months. No additional allowances for precision or semi-precision attachments. |                                                                                 |                                                                                    |

| Relining and Rebasing Dentures                                      | 50%                                                                             | 50%                                                                                 |
| Limited to relining/rebasings performed more than 6 months after the initial insertion. Limited to once per 36 months. |                                                                                 |                                                                                    |

| Repairs or Adjustments to Full Dentures, Partial Dentures, Bridges, or Crowns | 50%                                                                             | 50%                                                                                 |
| Limited to repairs or adjustments performed more than 12 months after the initial insertion. Limited to one per 24 months. |                                                                                 |                                                                                    |

**Implants**

| Implant Placement                                                   | 50%                                                                             | 50%                                                                                 |
| Limited to once per 60 months.                                      |                                                                                 |                                                                                    |

| Implant Supported Prosthetics                                       | 50%                                                                             | 50%                                                                                 |
| Limited to once per 60 months.                                      |                                                                                 |                                                                                    |

| Implant Maintenance Procedures                                      | 50%                                                                             | 50%                                                                                 |
| Includes removal of prosthesis, cleansing of prosthesis and abutments and reinsertion of prosthesis. Limited to once per 60 months. |                                                                                 |                                                                                    |

| Repair Implant Supported Prosthesis by Report                       | 50%                                                                             | 50%                                                                                 |
| Limited to once per 60 months.                                      |                                                                                 |                                                                                    |

| Abutment Supported Crown (Titanium) or Retainer Crown for FPD - Titanium | 50%                                                                             | 50%                                                                                 |
| Limited to once per 60 months.                                      |                                                                                 |                                                                                    |

| Repair Implant Abutment by Support                                  | 50%                                                                             | 50%                                                                                 |
| Limited to once per 60 months.                                      |                                                                                 |                                                                                    |

| Radiographic/Surgical Implant Index by Report                       | 50%                                                                             | 50%                                                                                 |
| Limited to once per 60 months.                                      |                                                                                 |                                                                                    |

**MEDICALLY NECESSARY ORTHODONTICS**

Benefits for comprehensive orthodontic treatment are approved by the Company, only in those instances that are related to an identifiable syndrome such as cleft lip and or palate, Crouzon’s syndrome, Treacher-Collins syndrome, Pierre-Robin syndrome, hemi-facial atrophy, hemi-facial hypertrophy; or other severe craniofacial deformities which result in a physically handicapping malocclusion as determined by the Company’s dental consultants. Benefits are not available for comprehensive orthodontic treatment for crowded dentitions (crooked teeth), excessive spacing between teeth, temporomandibular joint (TMJ) conditions and/or having horizontal/vertical (overjet/overbite) discrepancies. All orthodontic treatment must be prior authorized.

| Orthodontic Services                                                | 50%                                                                             | 50%                                                                                 |
| Services or supplies furnished by a Dental Provider in order to diagnose or correct misalignment of the teeth or the bite. Benefits are available only when the service or supply is determined to be medically necessary. |                                                                                 |                                                                                    |
Section 3: Pediatric Dental Exclusions

The following Exclusions are in addition to those listed in the EXCLUSIONS AND LIMITATIONS of the policy. Except as may be specifically provided under Section 2: Benefits for Covered Dental Services, benefits are not provided for the following:
1. Any Dental Service or Procedure not listed as a Covered Dental Service in Section 2: Benefits for Covered Dental Services.
2. Dental Services that are not Necessary.
3. Hospitalization or other facility charges.
4. Any Dental Procedure performed solely for cosmetic/aesthetic reasons. (Cosmetic procedures are those procedures that improve physical appearance.)
5. Reconstructive surgery, regardless of whether or not the surgery is incidental to a dental disease, Injury, or Congenital Condition, when the primary purpose is to improve physiological functioning of the involved part of the body.
6. Any Dental Procedure not directly associated with dental disease.
7. Any Dental Procedure not performed in a dental setting.
8. Procedures that are considered to be Experimental or Investigational or Unproven Services. This includes pharmacological regimens not accepted by the American Dental Association (ADA) Council on Dental Therapeutics. The fact that an Experimental, or Investigational or Unproven Service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in benefits if the procedure is considered to be Experimental or Investigational or Unproven in the treatment of that particular condition.
9. Drugs/medications, obtainable with or without a prescription, unless they are dispensed and utilized in the dental office during the patient visit.
10. Setting of facial bony fractures and any treatment associated with the dislocation of facial skeletal hard tissue.
11. Treatment of benign neoplasms, cysts, or other pathology involving benign lesions, except excisional removal. Treatment of malignant neoplasms or Congenital Conditions of hard or soft tissue, including excision.
12. Replacement of complete dentures, fixed and removable partial dentures or crowns and implants, implant crowns and prosthesis if damage or breakage was directly related to provider error. This type of replacement is the responsibility of the Dental Provider. If replacement is Necessary because of patient non-compliance, the patient is liable for the cost of replacement.
13. Services related to the temporomandibular joint (TMJ), either bilateral or unilateral. Upper and lower jaw bone surgery (including surgery related to the temporomandibular joint). Orthognathic surgery, jaw alignment, and treatment for the temporomandibular joint.
14. Charges for failure to keep a scheduled appointment without giving the dental office 24 hours notice.
15. Expenses for Dental Procedures begun prior to the Insured Person’s Effective Date of coverage.
16. Dental Services otherwise covered under the policy, but rendered after the date individual coverage under the policy terminates, including Dental Services for dental conditions arising prior to the date individual coverage under the policy terminates.
17. Services rendered by a provider with the same legal residence as the Insured Person or who is a member of the Insured Person’s family, including spouse, brother, sister, parent or child.
18. Foreign Services are not covered unless required for a Dental Emergency.
19. Fixed or removable prosthodontic restoration procedures for complete oral rehabilitation or reconstruction.
20. Attachments to conventional removable prostheses or fixed bridgework. This includes semi-precision or precision attachments associated with partial dentures, crown or bridge abutments, full or partial overdentures, any internal attachment associated with an implant prosthesis, and any elective endodontic procedure related to a tooth or root involved in the construction of a prosthesis of this nature.
21. Procedures related to the reconstruction of a patient’s correct vertical dimension of occlusion (VDO).
22. Occlusal guards used as safety items or to affect performance primarily in sports-related activities.
23. Placement of fixed partial dentures solely for the purpose of achieving periodontal stability.
24. Acupuncture; acupressure and other forms of alternative treatment, whether or not used as anesthesia.

Section 4: Claims for Pediatric Dental Services

When obtaining Dental Services from a non-Network provider, the Insured Person will be required to pay all billed charges directly to the Dental Provider. The Insured Person may then seek reimbursement from the Company. The Insured Person must provide the Company with all of the information identified below.
Reimbursement for Dental Services

The Insured Person is responsible for sending a request for reimbursement to the Company, on a form provided by or satisfactory to the Company.

Claim Forms

It is not necessary to include a claim form with the proof of loss. However, the proof must include all of the following information:

- Insured Person’s name and address.
- Insured Person’s identification number.
- The name and address of the provider of the service(s).
- A diagnosis from the Dental Provider including a complete dental chart showing extractions, fillings or other dental services rendered before the charge was incurred for the claim.
- Radiographs, lab or hospital reports.
- Casts, molds or study models.
- Itemized bill which includes the CPT or ADA codes or description of each charge.
- The date the dental disease began.
- A statement indicating that the Insured Person is or is not enrolled for coverage under any other health or dental insurance plan or program. If enrolled for other coverage the Insured Person must include the name of the other carrier(s).

To file a claim, submit the above information to the Company at the following address:

HealthSmart Benefit Solutions, Inc.
3320 West Market Street, Suite 100
Fairlawn, OH 44333-3306
Phone:1-800-331-1096

Submit claims for payment within 90 days after the date of service. If the Insured doesn’t provide this information within one year of the date of service, benefits for that service may be denied at our discretion. This time limit does not apply if the Insured is legally incapacitated.

If the Insured Person would like to use a claim form, the Insured Person can request one be mailed by calling Customer Service at 1-800-331-1096. This number is also listed on the Insured’s Dental ID Card.

Section 5: Defined Terms for Pediatric Dental Services

The following definitions are in addition to the policy DEFINITIONS:

Covered Dental Service – a Dental Service or Dental Procedure for which benefits are provided under this section.

Dental Emergency - a dental condition or symptom resulting from dental disease which arises suddenly and, in the judgment of a reasonable person, requires immediate care and treatment, and such treatment is sought or received within 24 hours of onset.

Dental Provider - any dentist or dental practitioner who is duly licensed and qualified under the law of jurisdiction in which treatment is received to render Dental Services, perform dental surgery or administer anesthetics for dental surgery.

Dental Service or Dental Procedures - dental care or treatment provided by a Dental Provider to the Insured Person while the policy is in effect, provided such care or treatment is recognized by the Company as a generally accepted form of care or treatment according to prevailing standards of dental practice.

Eligible Dental Expenses - Eligible Dental Expenses for Covered Dental Services, incurred while the policy is in effect, are determined as stated below:

- For Network Benefits, when Covered Dental Services are received from Network Dental Providers, Eligible Dental Expenses are the Company’s contracted fee(s) for Covered Dental Services with that provider.
- For Non-Network Benefits, when Covered Dental Services are received from Non-Network Dental Providers, Eligible Dental Expenses are the Usual and Customary Fees, as defined below.
Necessary - Dental Services and supplies which are determined by the Company through case-by-case assessments of care based on accepted dental practices to be appropriate and are all of the following:

- Necessary to meet the basic dental needs of the Insured Person.
- Rendered in the most cost-efficient manner and type of setting appropriate for the delivery of the Dental Service.
- Consistent in type, frequency and duration of treatment with scientifically based guidelines of national clinical, research, or health care coverage organizations or governmental agencies that are accepted by the Company.
- Consistent with the diagnosis of the condition.
- Required for reasons other than the convenience of the Insured Person or his or her Dental Provider.
- Demonstrated through prevailing peer-reviewed dental literature to be either:
  - Safe and effective for treating or diagnosing the condition or sickness for which their use is proposed; or
  - Safe with promising efficacy:
    - For treating a life threatening dental disease or condition.
    - Provided in a clinically controlled research setting.
    - Using a specific research protocol that meets standards equivalent to those defined by the National Institutes of Health.

(For the purpose of this definition, the term life threatening is used to describe dental diseases or sicknesses or conditions, which are more likely than not to cause death within one year of the date of the request for treatment.)

The fact that a Dental Provider has performed or prescribed a procedure or treatment or the fact that it may be the only treatment for a particular dental disease does not mean that it is a Necessary Covered Dental Service as defined in this endorsement. The definition of Necessary used in this endorsement relates only to benefits under this endorsement and differs from the way in which a Dental Provider engaged in the practice of dentistry may define necessary.

Usual and Customary Fee - Usual and Customary Fees are calculated by the Company based on available data resources of competitive fees in that geographic area.

Usual and Customary Fees must not exceed the fees that the provider would charge any similarly situated payor for the same services.

Usual and Customary Fees are determined solely in accordance with the Company's reimbursement policy guidelines. The Company's reimbursement policy guidelines are developed by the Company, in its discretion, following evaluation and validation of all provider billings in accordance with one or more of the following methodologies:

- As indicated in the most recent edition of the Current Procedural Terminology (publication of the American Dental Association).
- As reported by generally recognized professionals or publications.
- As utilized for Medicare.
- As determined by medical or dental staff and outside medical or dental consultants.
- Pursuant to other appropriate source or determination that the Company accepts.

Pediatric Vision Care Services Benefits

Benefits are provided for Vision Care Services for Insured Persons under the age of 19. Benefits terminate on the earlier of: 1) date the Insured Person reaches the age of 19; or 2) the date the Insured Person's coverage under the policy terminates.

Section 1: Benefits for Pediatric Vision Care Services

Benefits are available for pediatric Vision Care Services from a Spectera Eyecare Networks or non-Network Vision Care Provider. To find a Spectera Eyecare Networks Vision Care Provider, the Insured Person may call the provider locator service at 1-800-331-1096. The Insured Person may also access a listing of Spectera Eyecare Networks Vision Care Providers on the Internet at www.myuhcvision.com.

When Vision Care Services are obtained from a non-Network Vision Care Provider, the Insured Person will be required to pay all billed charges at the time of service. The Insured Person may then seek reimbursement from the Company as described under Section 3: Claims for Vision Care Services. Reimbursement will be limited to the amounts stated below.
When obtaining these Vision Care Services from a Spectera Eyecare Networks Vision Care Provider, the Insured Person will be required to pay any Copayments at the time of service.

**Network Benefits**

Benefits for Vision Care Services are determined based on the negotiated contract fee between the Company and the Vision Care Provider. The Company’s negotiated rate with the Vision Care Provider is ordinarily lower than the Vision Care Provider’s billed charge.

**Non-Network Benefits**

Benefits for Vision Care Services from non-Network providers are determined as a percentage of the provider’s billed charge.

**Policy Deductible**

Benefits for pediatric Vision Care Services are not subject to any policy Deductible stated in the policy Schedule of Benefits. Any amount the Insured Person pays in Copayments for Vision Care Services does not apply to the policy Deductible stated in the policy Schedule of Benefits.

**Benefit Description**

When Benefit limits apply, the limit stated refers to any combination of Network Benefits and Non-Network Benefits unless otherwise specifically stated. Benefit limits are calculated on a Policy Year basis unless otherwise specifically stated.

Benefits are provided for the Vision Care Services described below, subject to Frequency of Service limits and Copayments and Coinsurance stated under each Vision Care Service in the Schedule of Benefits below.

**Routine Vision Examination**

A routine vision examination of the condition of the eyes and principal vision functions according to the standards of care in the jurisdiction in which the Insured Person resides, including:

- A case history that includes chief complaint and/or reason for examination, patient medical/eye history, and current medications.
- Recording of monocular and binocular visual acuity, far and near, with and without present correction (for example, 20/20 and 20/40).
- Cover test at 20 feet and 16 inches (checks eye alignment).
- Ocular motility including versions (how well eyes track) near point convergence (how well eyes move together for near vision tasks, such as reading), and depth perception.
- Pupil responses (neurological integrity).
- External exam.
- Retinoscopy (when applicable) – objective refraction to determine lens power of corrective lenses and subjective refraction to determine lens power of corrective lenses.
- Phorometry/Binocular testing – far and near: how well eyes work as a team.
- Tests of accommodation and/or near point refraction: how well the Insured sees at near point (for example, reading).
- Tonometry, when indicated: test pressure in eye (glaucoma check).
- Ophthalmoscopic examination of the internal eye.
- Confrontation visual fields.
- Biomicroscopy.
- Color vision testing.
- Diagnosis/prognosis.
- Specific recommendations.

Post examination procedures will be performed only when materials are required.

Or, in lieu of a complete exam, Retinoscopy (when applicable) - objective refraction to determine lens power of corrective lenses and subjective refraction to determine lens power of corrective lenses.

**Eyeglass Lenses** - Lenses that are mounted in eyeglass frames and worn on the face to correct visual acuity limitations.

The following Optional Lens Extras are covered in full:

- Standard scratch-resistant coating.
- Polycarbonate lenses.
**Eyeglass Frames** - A structure that contains eyeglass lenses, holding the lenses in front of the eyes and supported by the bridge of the nose.

**Contact Lenses** - Lenses worn on the surface of the eye to correct visual acuity limitations. Benefits include the fitting/evaluation fees and contacts.

The Insured Person is eligible to select only one of either eyeglasses (Eyeglass Lenses and/or Eyeglass Frames) or Contact Lenses. If the Insured Person selects more than one of these Vision Care Services, the Company will pay Benefits for only one Vision Care Service.

**Necessary Contact Lenses** - Benefits are available when a Vision Care Provider has determined a need for and has prescribed the contact lens. Such determination will be made by the Vision Care Provider and not by the Company. Contact lenses are necessary if the Insured Person has any of the following:

- Keratoconus.
- Anisometropia.
- Irregular corneal/astigmatism.
- Aphakia.
- Facial deformity.
- Corneal deformity.

**Schedule of Benefits**

<table>
<thead>
<tr>
<th>Vision Care Service</th>
<th>Frequency of Service</th>
<th>Network Benefit</th>
<th>Non-Network Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine Vision Exam or Refraction only in lieu of a complete exam.</td>
<td>Once per year.</td>
<td>100% after a Copayment of $20.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td><strong>Eyeglass Lenses</strong></td>
<td>Once per year.</td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Single Vision</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Bifocal</td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
<td></td>
</tr>
<tr>
<td>• Trifocal</td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
<td></td>
</tr>
<tr>
<td>• Lenticular</td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
<td></td>
</tr>
<tr>
<td><strong>Eyeglass Frames</strong></td>
<td>Once per year.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Eyeglass frames with a retail cost up to $130.</td>
<td>100%</td>
<td>50% of the billed charge.</td>
<td></td>
</tr>
<tr>
<td>• Eyeglass frames with a retail cost of $130 - $160.</td>
<td>100% after a Copayment of $15.</td>
<td>50% of the billed charge.</td>
<td></td>
</tr>
<tr>
<td>• Eyeglass frames with a retail cost of $160 - $200.</td>
<td>100% after a Copayment of $30.</td>
<td>50% of the billed charge.</td>
<td></td>
</tr>
<tr>
<td>• Eyeglass frames with a retail cost of $200 - $250.</td>
<td>100% after a Copayment of $50.</td>
<td>50% of the billed charge.</td>
<td></td>
</tr>
<tr>
<td>• Eyeglass frames with a retail cost greater than $250.</td>
<td>60%</td>
<td>50% of the billed charge.</td>
<td></td>
</tr>
<tr>
<td><strong>Contact Lenses</strong></td>
<td>Limited to a 12 month supply.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Covered Contact Lens Selection</td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
<td></td>
</tr>
<tr>
<td>• Necessary Contact Lenses</td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
<td></td>
</tr>
</tbody>
</table>
**Section 2: Pediatric Vision Exclusions**

The following Exclusions are in addition to those listed in the EXCLUSIONS AND LIMITATIONS of the policy.

Except as may be specifically provided under Section 1: Benefits for Pediatric Vision Care Services, benefits are not provided for the following:

1. Medical or surgical treatment for eye disease which requires the services of a Physician and for which benefits are available as stated in the policy.
2. Non-prescription items (e.g. Plano lenses).
3. Replacement or repair of lenses and/or frames that have been lost or broken.
4. Optional Lens Extras not listed in Section 1: Benefits for Vision Care Services.
5. Missed appointment charges.
6. Applicable sales tax charged on Vision Care Services.

**Section 3: Claims for Pediatric Vision Care Services**

When obtaining Vision Care Services from a non-Network Vision Care Provider, the Insured Person will be required to pay all billed charges directly to the Vision Care Provider. The Insured Person may then seek reimbursement from the Company.

**Reimbursement for Vision Care Services**

To file a claim for reimbursement for Vision Care Services rendered by a non-Network Vision Care Provider, or for Vision Care Services covered as reimbursements (whether or not rendered by a Spectera Eyecare Networks Vision Care Provider or a non-Network Vision Care Provider), the Insured Person must provide all of the following information at the address specified below:

- Insured Person's itemized receipts.
- Insured Person's name.
- Insured Person's identification number.
- Insured Person's date of birth.

Submit the above information to the Company:

By mail:
HealthSmart Benefit Solutions, Inc.
3320 West Market Street, Suite 100
Fairlawn, OH 44333-3306
1-800-331-1096

Submit claims for payment within 90 days after the date of service. If the Insured doesn't provide this information within one year of the date of service, benefits for that service may be denied at our discretion. This time limit does not apply if the Insured is legally incapacitated.

**Section 4: Defined Terms for Pediatric Vision Care Services**

The following definitions are in addition to the policy DEFINITIONS:

**Covered Contact Lens Selection** - a selection of available contact lenses that may be obtained from a Spectera Eyecare Networks Vision Care Provider on a covered-in-full basis, subject to payment of any applicable Copayment.

**Spectera Eyecare Networks** - any optometrist, ophthalmologist, optician or other person designated by the Company who provides Vision Care Services for which benefits are available under the policy.

**Vision Care Provider** - any optometrist, ophthalmologist, optician or other person who may lawfully provide Vision Care Services.

**Vision Care Service** - any service or item listed in Section 1: Benefits for Pediatric Vision Care Services.
Notice of Appeal Rights

Right to Internal Appeal

Standard Internal Appeal

The Insured Person has the right to request an Internal Appeal if the Insured Person disagrees with the Company’s denial, in whole or in part, of a claim or request for benefits. The Insured Person, or the Insured Person’s Authorized Representative, must submit a written request for an Internal Appeal within 180 days of receiving a notice of the Company’s Adverse Determination.

The written Internal Appeal request should include:

1. A statement specifically requesting an Internal Appeal of the decision;
2. The Insured Person’s Name and ID number (from the ID card);
3. The date(s) of service;
4. The Provider’s name;
5. The reason the claim should be reconsidered; and
6. Any written comments, documents, records, or other material relevant to the claim.

Please contact the Customer Service Department at 1-800-331-1096 with any questions regarding the Internal Appeal process. The written request for an Internal Appeal should be sent to: HealthSmart Benefit Solutions, Inc., 3320 West Market Street, Suite 100 Fairlawn, OH 44333-3306.

Expedited Internal Appeal

For Urgent Care Requests, an Insured Person may submit a request, either orally or in writing, for an Expedited Internal Appeal.

An Urgent Care Request means a request for services or treatment where the time period for completing a standard Internal Appeal:

1. Could seriously jeopardize the life or health of the Insured Person or jeopardize the Insured Person’s ability to regain maximum function; or
2. Would, in the opinion of a Physician with knowledge of the Insured Person’s medical condition, subject the Insured Person to severe pain that cannot be adequately managed without the requested health care service or treatment.

To request an Expedited Internal Appeal, please contact Claims Appeals at 1-800-331-1096. The written request for an Expedited Internal Appeal should be sent to: Claims Appeals, HealthSmart Benefit Solutions, Inc., 3320 West Market Street, Suite 100 Fairlawn, OH 44333-3306.

Right to External Independent Review

After exhausting the Company’s Internal Appeal process, the Insured Person, or the Insured Person’s Authorized Representative, has the right to request an External Independent Review when the service or treatment in question:

1. Is a Covered Medical Expense under the Policy; and
2. Is not covered because it does not meet the Company’s requirements for Medical Necessity, appropriateness, health care setting, level or care, or effectiveness.

Standard External Review

A Standard External Review request must be submitted in writing within 180 days of receiving a notice of the Company’s Adverse Determination or Final Adverse Determination.

Expedited External Review

An Expedited External Review request may be submitted either orally or in writing when:

1. The Insured Person or the Insured Person’s Authorized Representative has received an Adverse Determination, and
   a. The Insured Person, or the Insured Person’s Authorized Representative, has submitted a request for an Expedited Internal Appeal; and
b. Adverse Determination involves a medical condition for which the time frame for completing an Expedited Internal Review would seriously jeopardize the life or health of the Insured Person or jeopardize the Insured Person’s ability to regain maximum function; or

2. The Insured Person or the Insured Person’s Authorized Representative has received a Final Adverse Determination, and
   a. The Insured Person has a medical condition for which the time frame for completing a Standard External Review would seriously jeopardize the life or health of the Insured Person or jeopardize the Insured Person’s ability to regain maximum function; or
   b. The Final Adverse Determination involves an admission, availability of care, continued stay, or health care service for which the Insured Person received emergency services, but has not been discharged from a facility.

Standard Experimental or Investigational External Review
An Insured Person, or an Insured Person’s Authorized Representative, may submit a request for an Experimental or Investigational External Review when the denial of coverage is based on a determination that the recommended or requested health care service or treatment is experimental or investigational.

A request for a Standard Experimental or Investigational External Review must be submitted in writing within 180 days of receiving a notice of the Company’s Adverse Determination or Final Adverse Determination.

Expedited Experimental or Investigational External Review
An Insured Person, or an Insured Person’s Authorized Representative, may submit an oral request for an Expedited Experimental or Investigational External Review when:

1. The Insured Person or the Insured Person’s Authorized Representative has received an Adverse Determination, and
   a. The Insured Person, or the Insured Person’s Authorized Representative, has submitted a request for an Expedited Internal Appeal; and
   b. Adverse Determination involves a denial of coverage based on a determination that the recommended or requested health care service or treatment is experimental or investigational and the Insured Person’s treating Physician certifies in writing that the recommended or requested health care service or treatment would be significantly less effective if not initiated promptly; or
2. The Insured Person or the Insured Person’s Authorized Representative has received a Final Adverse Determination, and
   a. The Insured Person has a medical condition for which the time frame for completing a Standard External Review would seriously jeopardize the life or health of the Insured Person or jeopardize the Insured Person’s ability to regain maximum function; or
   b. The Final Adverse Determination is based on a determination that the recommended or requested health care service or treatment is experimental or investigational and the Insured Person’s treating Physician certifies in writing that the recommended or requested health care service or treatment would be significantly less effective if not initiated promptly.

Where to Send External Review Requests
All types of External Review requests shall be submitted to Claims Appeals at the following address:

HealthSmart Benefit Solutions, Inc.
3320 West Market Street, Suite 100
Fairlawn, OH 44333-3306
1-800-331-1096
Questions Regarding Appeal Rights

Contact Customer Service at 1-800-331-1096 with questions regarding the Insured Person’s rights to an Internal Appeal and External Review.

Other resources are available to help the Insured Person navigate the appeals process. For questions about appeal rights, your state department of insurance may be able to assist you at:

Office of Consumer Affairs
Ohio Department of Insurance
50 W. Town Street, Third Floor, Suite 300
Columbus, OH 43215
1-800-686-1526
Website: www.insurance.ohio.gov
The Plan is Underwritten by:
UNITEDHEALTHCARE INSURANCE COMPANY

Administrative Office:
UnitedHealthcare StudentResources
P.O. Box 809025
Dallas, Texas 75380-9025

Sales/Marketing Services:
UnitedHealthcare StudentResources
805 Executive Center Drive West, Suite 220
St. Petersburg, FL 33702
1-800-237-0903

Claim Status and all other Claim Inquiries:
Claims Administrator
HealthSmart Benefit Solutions, Inc.
3320 West Market Street, Suite 100
Fairlawn, OH 44333-3306
1-800-331-1096
Email: Klaisclaims@klais.com

Servicing Agent:
Gallagher Student Health & Special Risk
500 Victory Road
Quincy, MA 02171

QUESTIONS? NEED MORE INFORMATION?
For general information on benefits, eligibility and enrollment, ID Cards, please contact:

U.C. Student Health Insurance Office
1-513-556-6868
Email: studins@ucmail.uc.edu
Website: www.uc.edu/uhs/studenthealthinsurance

For information on Dental or Vision Plans that may be available, please call 1-800-331-1096.

Please keep this Brochure as a general summary of the insurance. The Master Policy on file at the University contains all of the provisions, limitations, exclusions and qualifications of your insurance benefits, some of which may not be included in this Brochure. The Master Policy is the contract and will govern and control the payment of benefits.

This Brochure is based on Policy # 2015-202-1.