**2015–2016 Student Injury and Sickness Plan for International Students at The University of Alabama - Tuscaloosa**

**Who is eligible to enroll?**
All international and English Language Institute students are automatically enrolled in this insurance Plan at registration, unless proof of comparable coverage is furnished, including all approved International Graduate Assistants, International Graduate Research Assistants, International Graduate Teaching Assistants and International Graduate fellowship students taking at least 3 credit hours per semester.

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

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

**Who can answer questions I have about the plan?**
If you have questions please contact Customer Service at 1-866-908-6342 or customerservice@uhcsr.com.

**What important deadlines should I be aware of?**
Wavier deadlines are as follows:
Annual and Fall: August 26, 2015;
Spring and Spring/Summer: January 21, 2016;
Summer: May 11, 2016

**How much does the plan cost?**

<table>
<thead>
<tr>
<th>Rates</th>
<th>Annual 8/1/15 – 7/31/16</th>
<th>Fall 8/1/15 – 12/31/15</th>
<th>Spring 1/1/16 – 5/31/16</th>
<th>Spring/Summer 1/1/16 – 7/31/16</th>
<th>Summer 5/1/16 – 7/31/16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$1,138.00</td>
<td>$476.00</td>
<td>$473.00</td>
<td>$662.00</td>
<td>$286.00</td>
</tr>
<tr>
<td>Spouse</td>
<td>$1,138.00</td>
<td>$476.00</td>
<td>$473.00</td>
<td>$662.00</td>
<td>$286.00</td>
</tr>
<tr>
<td>One Child</td>
<td>$1,138.00</td>
<td>$476.00</td>
<td>$473.00</td>
<td>$662.00</td>
<td>$286.00</td>
</tr>
<tr>
<td>Two or More Children</td>
<td>$2,276.00</td>
<td>$952.00</td>
<td>$946.00</td>
<td>$1,324.00</td>
<td>$572.00</td>
</tr>
<tr>
<td>Spouse &amp; Two or More Children</td>
<td>$3,414.00</td>
<td>$1,428.00</td>
<td>$1,419.00</td>
<td>$1,986.00</td>
<td>$858.00</td>
</tr>
</tbody>
</table>

This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2015-328-4.
The Policy is a Non-Renewable One-Year Term Policy.

<table>
<thead>
<tr>
<th>Highlights of the Coverage and Services offered by UnitedHealthcare StudentResources</th>
<th>Preferred Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Overall Plan Maximum</strong></td>
<td>There is no overall maximum dollar limit on the policy</td>
<td></td>
</tr>
<tr>
<td><strong>Plan Deductible</strong></td>
<td>$250 per Insured Person, per Policy Year</td>
<td>$500 per Insured Person, per Policy Year</td>
</tr>
<tr>
<td></td>
<td>$750 per Family, per Policy Year</td>
<td>$1,500 per Family, per Policy Year</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>$6,350 Per Insured Person, Per Policy Year</td>
<td>There is no Out-of-Pocket Maximum for Out-of-Network benefits</td>
</tr>
<tr>
<td><em>After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any applicable benefit maximums. Refer to the plan brochure for details about how the Out-of-Pocket Maximum applies.</em></td>
<td>$12,700 For all Insureds in a Family, Per Policy Year</td>
<td></td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>80% of Preferred Allowance for Covered Medical Expenses</td>
<td>60% of Usual and Customary Charges for Covered Medical Expenses</td>
</tr>
<tr>
<td><em>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan brochure.</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td>$15 Copay for Tier 1</td>
<td>No Benefits</td>
</tr>
<tr>
<td><em>Prescriptions must be filled at a UHCP network pharmacy. Mail order through UHCP at 2.5 times the retail Copay up to a 90 day supply.</em></td>
<td>$30 Copay for Tier 2</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$50 Copay for Tier 3</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Up to a 31-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP) <em>Prescriptions dispensed at the Student Health Center - $5 Copay per prescription for Tier 1 / $25 Copay per prescription for Tier 2 / $40 Copay per prescription for Tier 3. Specialty and biological drugs are covered. Diabetic &amp; insulin drugs are covered.</em></td>
<td></td>
</tr>
<tr>
<td><strong>Preventive Care Services</strong></td>
<td>100% of Preferred Allowance</td>
<td>No Benefits</td>
</tr>
<tr>
<td><em>Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No Copay or Deductible when the services are received from a Preferred Provider. Please see <a href="http://www.healthcare.gov">www.healthcare.gov</a> for complete details of the services provided for specific age and risk groups.</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Pediatric Dental and Vision Benefits</strong></td>
<td>Refer to the plan brochure for details (age limits apply).</td>
<td></td>
</tr>
<tr>
<td><strong>UnitedHealthcare Global: Global Emergency Services</strong></td>
<td>International Students are covered worldwide except in their home country.</td>
<td></td>
</tr>
</tbody>
</table>

**Preferred Providers**

The Preferred Provider Network for this plan is UnitedHealthcare Choice Plus. Preferred Providers can be found using the following link: http://www.uhcsr.com/lookupredirect.aspx?delsys=52

**Online Services**

UnitedHealthcare StudentResources Insureds have online access to their claims status, EOBs, ID Cards, network providers, correspondence and coverage account information by logging in to My Account at www.uhcsr.com/myaccount. To create an online account, select the "create My Account Now" link and follow the simple, onscreen directions. All you need is your 7-digit
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. Biofeedback.
3. Circumcision.
4. 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.
   - Treat or correct Congenital Conditions of a Newborn or adopted Infant.
5. Custodial Care.
   - Care provided in: rest homes, health resorts, homes for the aged, halfway houses, or places mainly for domiciliary or Custodial Care.
   - Extended care in treatment or substance abuse facilities for domiciliary or Custodial Care.
6. Dental treatment, except:
   - For accidental Injury to Sound, Natural Teeth.
   - As specifically provided in the Schedule of Benefits. This exclusion does not apply to benefits specifically provided in Pediatric Dental Services.
7. Elective Surgery or Elective Treatment.
8. Elective abortion.
9. Flight in any kind of aircraft, except while riding as a passenger on a regularly scheduled flight of a commercial airline.
10. Health spa or similar facilities. Strengthening programs.
11. Hearing examinations. Hearing aids. Other treatment for hearing defects and hearing loss. "Hearing defects" means any physical defect of the ear which does or can impair normal hearing, apart from the disease process. This exclusion does not apply to:
   - Hearing defects or hearing loss as a result of an infection or Injury.
13. Hypnosis.
14. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation.
15. Injury sustained by reason of a motor vehicle accident to the extent that benefits are paid or payable by any other valid and collectible insurance.
16. Injury sustained while:
   - Participating in any intercollegiate, or professional sport, contest or competition.
   - Traveling to or from such sport, contest or competition as a participant.
   - Participating in any practice or conditioning program for such sport, contest or competition.
17. Investigational services.
18. Lipectomy.
19. Outpatient Physiotherapy, except when referred by the Student Health Center.
20. Participation in a riot or civil disorder. Commission of or attempt to commit a felony.
21. Prescription Drugs, services or supplies as follows:
   - Therapeutic devices or appliances, including: hypodermic needles, syringes, support garments and other non-medical substances, regardless of intended use, except as specifically provided in the policy.
   - Immunization agents, except as specifically provided in the policy. 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.
   - Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.
22. Reproductive/Infertility services including but not limited to the following:
   - Procreative counseling.
   - Genetic counseling and genetic testing.
• Cryopreservation of reproductive materials. Storage of reproductive materials.
• Fertility tests.
• Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception, except to diagnose or treat the underlying cause of the infertility.
• Premarital examinations.
• Impotence, organic or otherwise.
• Female sterilization procedures, except as specifically provided in the policy.
• Vasectomy.
• Reversal of sterilization procedures.
• Sexual reassignment surgery.

23. Research or examinations relating to research studies, or any treatment for which the patient or the patient’s representative must sign an informed consent document identifying the treatment in which the patient is to participate as a research study or clinical research study, except as specifically provided in 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 one pair of eyeglasses or contact lenses to replace the human lens function as a result of eye surgery or eye Injury or defect.
• To benefits specifically provided in the policy.

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

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

27. Skeletal irregularities of one or both jaws, including orthognathia and mandibular retrognathia. Deviated nasal septum, including submucous resection and/or other surgical correction thereof. Nasal and sinus surgery, except for treatment of a covered Injury or treatment of chronic sinusitis.


29. Naturopathic services.

30. 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.

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

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

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

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

NOTE: This document is not an insurance policy document and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. The information contained herein is a summary of certain benefits which are offered under a student health insurance policy issued by UnitedHealthcare and does not constitute a promise of coverage. Benefits and rates under any Student policy are subject to state and federal requirements and review. Company reserves the right to make any changes necessary to meet such requirements.