

 AcademicBlueSM



THE UNIVERSITY of TEXAS SYSTEM
Nine Universities. Six Health Institutions. Unlimited Possibilities.



Table of Contents

Introduction	1
Privacy Notice	2
Eligibility	2
Qualifying Events	4
Effective Dates & Termination	4
How to Enroll	6
Extension of Benefits After Termination	6
Coordination of Benefits	7
Additional Covered Expenses	7
Student Health Center	7
Schedule of Benefits	8
Pre-Authorization Notification	15
Definitions	15
Exclusions and Limitations	19
Academic Emergency Services	23
BlueCard[®]	23
Summary of Benefits and Coverage	24
BCBSTX Online Resources	24
Claims Procedure	25
Important Notice	26

Introduction

The University of Texas System is pleased to offer AcademicBlue, its Student Health Insurance Plan, underwritten by Blue Cross and Blue Shield of Texas (BCBSTX) and administered by Academic HealthPlans. This brochure explains your health care benefits, including which health care services are covered and how to use the benefits. This insurance plan protects Insured students and their covered Dependents on or off campus for weekends, holidays, summer vacations, at home or while traveling, 24 hours per day, for the Contract year. This Plan meets the requirements of the Affordable Care Act. The actuarial value of this plan meets or exceeds a Gold metal level of coverage. This policy will always pay benefits in accordance with any applicable Federal and Texas state insurance law(s).

Please keep these three fundamental plan features in mind as you learn about this policy:

- **The Student Health Insurance Plan is a Preferred Provider Organization (PPO) plan.** You should seek treatment from the BCBSTX Blue Choice® Preferred Provider Organization (PPO) Network, which consists of hospitals, doctors, and ancillary and other health care providers who have contracted with BCBSTX for the purpose of delivering covered health care services at negotiated prices, so you can maximize your benefits under this plan. A list of Network Providers can be found online at utsystem.myahpcare.com. Using BCBSTX providers may save you money.
- **If your plan includes benefits covered at your Student Health Center, many of them may be provided at low or no cost to you.** Review this brochure for details.
- **Participating in an insurance plan does not mean all of your health care costs are paid in full by the insurance company.** There are several areas for which you could be responsible for payment, including, but not limited to, a Deductible, a Copayment or Coinsurance (patient percentage of Covered Expenses), and medical costs for services excluded by the plan.
- **It is your responsibility to familiarize yourself with this plan.** Exclusions and limitations are applied to the coverage as a means of cost containment (please see page 19 for more details). To make this coverage work for you, it is helpful to be informed and proactive. Check the covered benefits in this brochure before your procedure whenever possible. Know the specifics and communicate them to your health care provider. Review the User Guide for a step-by-step overview of how to use your benefits.

We are here to help.

Representatives from Academic HealthPlans and BCBSTX are available to answer your questions. For enrollment and eligibility questions go to utsystem.myahpcare.com. For benefit and claims questions call BCBSTX at **(855) 267-0214**.

AcademicBlueSM is offered by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the student health insurance plans of Blue Cross and Blue Shield of Texas.

Please Note: We have capitalized certain terms that have specific, detailed meanings, which are important to help you understand your policy. Please review the meaning of the capitalized terms in the “Definitions” section on page 15.

Privacy Notice

We know that your privacy is important to you and we strive to protect the confidentiality of your personal health information. Under the Privacy Rule of the Health Insurance Portability and Accountability Act (HIPAA), we are required to provide you with notice of our legal duties and privacy practices with respect to personal health information. You will receive a copy of the HIPAA Notice of Privacy Practices upon request. Please write to Academic HealthPlans, Inc., P.O. Box 1605, Colleyville, TX 76034-1605, or you may view and download a copy from the website at utsystem.myahpcare.com.

Eligibility

The policy issued to the university is a non-renewable, one-year-term policy. However, if you still maintain the required eligibility, you may purchase the plan the next year. It is the Covered Person’s responsibility to enroll for coverage each year in order to maintain continuity of coverage, unless you are automatically enrolled. If you no longer meet the eligibility requirements, visit Academic HealthPlans at utsystem.myahpcare.com prior to your termination date.

Eligibility Requirements

Health Institution Students (Hard Waiver) – All Health Institutions and medical students are automatically enrolled in the Student Health Insurance Plan at registration unless proof of comparable coverage is furnished.

International Students (Mandatory) - All international students holding non-immigrant visas are required to purchase this Student Health Insurance Plan in order to complete registration, except for those students who provide proof of comparable coverage in writing.

All Other Students (Voluntary):

Voluntary Undergraduate Students - All fee paying undergraduate students at UT System taking at least **seven (7) credit hours** each semester, are eligible to enroll in SHIP.

Voluntary Graduate Students - All fee paying graduate students enrolled in at least **four (4) credit hours** each semester, are eligible to enroll in SHIP.

Other Voluntary Students - Students working on research, dissertation, or thesis, post doctorate, scholars, fellows, visiting scholars, ESL program students, Fast Track Degree Program students, students who are deemed full-time by the campus Disability Services department, or other groups with reduced coursework that meet the criteria for exemption as defined and approved by UT System are eligible to enroll in SHIP.

Summer Undergraduate Students taking **four (4) credit hours** are eligible to enroll in SHIP.

Summer Graduate Students taking **two (2) credit hours** are eligible to enroll in SHIP.

Enrollment will be verified each semester. If you enroll in annual coverage, you must meet the required credit hours for the Fall Semester, and again, for the Spring Semester. For students applying for new SHIP coverage to be active for a Summer semester, additional enrollment requirements will apply.

If you enrolled in the SHIP and do not meet eligibility requirements, your insurance coverage will be terminated immediately. You will be refunded the paid premium and claims will be denied.

Students must maintain their eligibility continuously throughout the semester in order to maintain or continue coverage under this policy. Students enrolled for the Summer sessions will not experience a loss in coverage as long as they were covered immediately preceding the Summer sessions. (International and Health Institute Students may be eligible for continuation coverage as provided for in the policy for 3 months.) We maintain the right to investigate student status and attendance records to verify that eligibility requirements have been met. If We discover the eligibility requirements have not been met, our only obligation is to refund any unearned premium paid and deny claims for that person.

Enroll Eligible Dependents – If your school offers dependent coverage, eligible students who enroll may also insure their Dependents. Dependent enrollment must take place at the initial time of student enrollment; exceptions to this rule are made for newborn or adopted children, or for dependents who become eligible for coverage as the result of a qualifying event. (Please see “Qualifying Events,” see page 4, for more details.) “Dependent” means an Insured’s lawful spouse; or an Insured’s child, stepchild, foster child, dependent grandchild or spouse’s dependent grandchild; or a child who is adopted by the Insured or placed for adoption with the Insured, or for whom the Insured is a party in a suit for the adoption of the child; or a child whom the Insured is required to insure under a medical support order issued or enforceable by the courts. Any such child must be under age 26.

Coverage will continue for a child who is 26 or more years old, chiefly supported by the Insured and incapable of self-sustaining employment by reason of mental or physical handicap. Proof of the child’s condition and dependence must be submitted to the Company within 31 days after the date the child ceases to qualify as a dependent, under this policy, for the reasons listed above. During the next two years, the Company may, from time to time, require proof of the continuation of such condition and dependence. After that, the Company may require proof no more than once a year. Dependent coverage is available only if the student is also insured. Dependent coverage must take place within the exact same coverage period as the Insured’s; therefore, it will expire concurrently with the Insured’s policy.

A newborn child will automatically be covered for the first 31 days following the child’s birth. To extend coverage for a newborn child past the 31-day period, the covered student must:

- 1) Enroll the child within 31 days of birth, and
- 2) Pay any required additional premium

If you’re not eligible for the Student Health Insurance Plan and would like coverage, please visit ahpcare.com.

If you’re enrolled in Medicare due to age or disability, you are not eligible for the Student Health Insurance Plan.

Qualifying Events

Eligible students who have a change in status and lose coverage under another health care plan are eligible to enroll for coverage under the policy, provided, within 31 days of the qualifying event, such students send to Academic HealthPlans:

- A copy of the Certificate of Creditable Coverage, or a letter of ineligibility (lost coverage), from their previous health insurer
- A “Qualifying Events” form, which they can download from utsystem.myahpcare.com

A change in status due to a qualifying event includes but is not limited to:

- Birth or adoption of a child
- Loss of a spouse, whether by death, divorce, annulment or legal separation
- If you are no longer covered on a family member's policy because you turned 26

Students can pay a prorated monthly rate to enroll after the enrollment period due to a qualified event if enrollment is done within 31 days of the qualified event. The effective date will be the later of the following: the date the student enrolls for coverage under the Policy and pays the required premium, or the day after the prior coverage ends. To apply for coverage that is needed because of a qualifying event, you may download the “Qualifying Events Form” from utsystem.myahpcare.com.

Effective Dates and Termination

The policy on file at the school becomes effective at 12 a.m. Central time at the university’s address on the later of the following dates:

- 1) The effective date of the policy; or
- 2) The date after premium is received by the Company or its authorized representative.

The coverage provided with respect to the Covered Person shall terminate at 11:59 p.m. Central time on the earliest of the following dates:

- 1) The last day of the period through which the premium is paid;
- 2) The date the eligibility requirements are not met.

You must meet the eligibility requirements listed herein each time you pay a premium to continue insurance coverage. To avoid a lapse in coverage, your premium must be received within 31 days after the coverage expiration date.

Refunds of premium are allowed only upon entry into the Armed Forces, and the Company receives proof of active duty. Otherwise all premiums received by the Company will be considered fully earned and nonrefundable.

Annual Effective and Termination Dates

Please visit utsystem.myahpcare.com to view *your specific campus coverage periods*.

Effective Date	From	Through
Annual	7/1/2020	6/30/2021
Annual	8/1/2020	7/31/2021
Annual	8/15/2020	8/14/2021
Annual	9/1/2020	8/31/2021

Open Enrollment Periods

The open enrollment periods during which students may apply for coverage for themselves, and/or their spouse and/or dependents, is as follows:

	From	Through
Fall	6/1/2020	9/16/2020
Spring	11/1/2020	2/9/2021
Summer	4/1/2021	6/15/2021

Note: Voluntary Students and/or Dependents

Students and/or dependents enrolling during the Open Enrollment Period, prior to the effective date of the plan, will be effective on the 1st day of the selected coverage period. Enrollment after the effective date of the selected coverage period, during the Open Enrollment Period, will be effective the day the company receives the premium.

Renewal Notice

It is the student's responsibility to make a timely renewal payment to avoid a lapse in coverage. Please refer to your enrollment form to review the payment options you selected as a reminder of the enrollment periods and effective dates for your campus. Mark your calendar now to avoid any lapse in coverage. All Insureds who enroll for periods of less than one year will be mailed a renewal notice, to the Insured's last known address, to submit their next premium payment; however, it is the Insured's responsibility to make a timely renewal payment.

PLEASE NOTE: Renewal notices will not be mailed from one policy year to the next. If you maintain your student status, you will be eligible to enroll in the following year's policy.

Coverage period notice: Coverage Periods are established by the University **and** subject to change from one Policy year to the next. In the event that a coverage period overlaps another coverage period, the prior coverage period will terminate as of the effective date of the new coverage period. In no case will an eligible member be covered under two coverage periods within the same group.

How to Enroll

Enroll in the Student Health Insurance Plan today!

Students who have purchased the Student Health Insurance can access their insurance information any time day or night at **utsystem.myahpcare.com**.

The secure site provides online access to coverage information, print-friendly replacement ID cards and benefit information. Visit **utsystem.myahpcare.com** and:

- 1) Find your Campus
- 2) Click on Student Log in
- 3) Enter a User Name and Password
- 4) Follow the onscreen prompts

After creating your account, you may log into the system and check your coverage at your convenience. You can update your personal status, review effective dates, cost and plan coverage.

You can access these online services without having to log in:

- Email us with a question or comments
- Look up a Network Provider
- Review plan coverage

Extension of Benefits After Termination

The coverage provided under the plan ceases on the termination date. However, if a Covered Person is hospital-confined on the termination date for a covered Injury or Sickness for which benefits were paid before the termination date, the Covered Expenses for such covered Injury or Sickness will continue to be paid provided the condition continues. However, payments will not continue after the earlier of the following dates: 90 days after the termination date of coverage, or the date of the Insured's discharge from the hospital. The total payments made for the Covered Person 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.

Coordination of Benefits

Under a Coordination of Benefits (COB) provision, the plan that pays first is called the primary plan. The secondary plan typically makes up the difference between the primary plan's benefit and the Covered Expenses. When one plan does not have a COB provision, that plan is always considered the primary plan, and always pays first. You may still be responsible for applicable Deductible amounts, Copayments and Coinsurance.

Continuation of Coverage

All Insureds who have graduated or are otherwise ineligible for coverage under this policy, and have been continuously insured under the policy offered by the policyholder for six (6) months, are eligible to continue their existing medical coverage for a period of not more than three (3) months under the school's policy in effect at the time of such continuation.

Enrollment must be made and applicable premium must be paid directly to Academic HealthPlans and must be received prior to the expiration date of your student coverage. For more information on continuation of coverage, please visit Academic HealthPlans at utsystem.myahpcare.com.

Additional Covered Expenses

The policy will always pay benefits in accordance with any applicable federal and state insurance law(s).

Student Health Center (SHC)

If the institution has a Student Health Center, the Deductible will be waived and benefits paid at 100% of the Allowable Amount of Covered Expenses incurred at the Student Health Center.

Please go to utsystem.myahpcare.com and select your campus for specific details about your Student Health Center benefits.

NOTE: Non-student Dependents are not eligible for services provided at a Student Health Center. If you receive medical care on campus from your respective institution's Student Health Center, your claim is filed for you.

Schedule of Benefits

The provider network for this plan is the BCBSTX BlueChoice® PPO Network. After the Deductible is satisfied, benefits will be paid based on the selected provider. Benefits will be paid at **80%** of the Allowable Amount for services rendered by Network Providers in the BCBSTX BlueChoice® PPO Network, unless otherwise specified in the policy. Services obtained from Out-of-Network Providers (any provider outside the BCBSTX BlueChoice® PPO Network) will be paid at **60%** of the Allowable Amount, unless otherwise specified in the policy. Benefits will be paid up to the maximum for each service, as specified below, regardless of the provider selected.

AT PHARMACIES CONTRACTING WITH THE PRIME THERAPEUTICS NETWORK: You must go to a pharmacy contracting with the Prime Therapeutics Network in order to access this program. Present your insurance ID card to the pharmacy to identify yourself as a participant in this Plan. Eligibility status will be online at the pharmacy. You can locate a participating pharmacy by calling **(800) 423-1973** or visit **utsystem.myahpcare.com**.

Maximum Benefit	Unlimited	
	Network Provider	Out-of-Network Provider
Deductible (Per Covered Person, Per Benefit Period)	\$350 Student \$1,050 Family	\$700 Student \$2,100 Family
Out-Of-Pocket Maximum (Per Covered Person, Per Benefit Period)	\$6,600 Student \$12,700 Family	\$13,200 Student \$37,500 Family

OUT-OF-POCKET MAXIMUM means the maximum liability that may be incurred by a Covered Person in a benefit period for covered services, under the terms of a coverage plan. Once the Out-of-Pocket Maximum has been satisfied, Covered Expenses will be payable at **100%** for the remainder of the policy year, up to any maximum that may apply. Coinsurance applies to the Out-of-Pocket Maximum.

The relationship between BlueCross and BlueShield of Texas (BCBSTX) and contracting pharmacies is that of independent contractors, contracted through a related company, Prime Therapeutics, LLC. Prime Therapeutics also administers the pharmacy benefit program. BCBSTX, as well as several other independent BlueCross plans, has an ownership interest in Prime Therapeutics.

The Network Out-of-Pocket Maximum may be reached by:

- The network Deductible
- Charges for outpatient prescription drugs
- The hospital emergency room Copayment
- The Copayment for Doctor office visits
- The Copayment for Specialist's office visits
- The payments for which a Covered Person is responsible after benefits have been provided (except for the cost difference between the hospital's rate for a private room and a semi-private room, or any expenses incurred for Covered Expenses rendered by an Out-of-Network Provider other than Emergency Care and Inpatient treatment during the period of time when a Covered Person's condition is serious)

The following expenses cannot be applied to the Network Out-of-Pocket Maximum and will not be paid at 100% of the Allowable Amount when a Covered Person's Network Out-of-Pocket Maximum is reached:

- charges that exceed the Allowable Amount
- the Coinsurance resulting from Covered Services rendered by an Out-of-Network Provider
- services, supplies, or charges limited or excluded in this Policy
- expenses not covered because a benefit maximum has been reached
- any Covered Expenses paid by the Primary Plan when BCBSTX is the secondary plan for purposes of coordination of benefits

The Out-of-Network Out-of-Pocket Maximum may be reached by:

- The Out-of-Network Deductible
- The hospital emergency room Copayment
- The payments for Covered Services rendered by an Out-of-Network Provider for which a Covered Person is responsible after benefits have been provided (except for the cost difference between the hospital's rate for a private room and a semi-private room)

The following expenses cannot be applied to the Out-of-Network Out-of-Pocket Maximum and will not be paid at 100% of the Allowable Amount when a Covered Person's Out-of-Network Out-of-Pocket Maximum is reached:

- charges that exceed the Allowable Amount
- the Coinsurance resulting from Covered Services a Covered Person may receive from a Network Provider
- services, supplies, or charges limited or excluded in this Policy
- expenses not covered because a benefit maximum has been reached
- any Covered Expenses paid by the Primary Plan when BCBSTX is the secondary plan for purposes of coordination of benefits

Deductible Applies unless otherwise noted

Inpatient	Network Provider	Out-of-Network Provider
Hospital Expenses: Include the daily semi-private room rate; intensive care; general nursing care provided by the hospital; and hospital miscellaneous expenses such as the cost of the operating room, laboratory tests, X-ray examinations, pre-admission testing, anesthesia, drugs (excluding take-home drugs) or medicines, physical therapy, therapeutic services and supplies.	80% of Allowable Amount	60% of Allowable Amount
Surgical Expenses: When multiple surgical procedures are performed during the same operative session, the primary or major procedure is eligible for full Allowable Amount for that procedure.	80% of Allowable Amount	60% of Allowable Amount
Assistant Surgeon	80% of Allowable Amount	60% of Allowable Amount
Anesthetist	80% of Allowable Amount	60% of Allowable Amount
Doctor's Visits	80% of Allowable Amount	60% of Allowable Amount
Routine Well-Baby Care	80% of Allowable Amount	60% of Allowable Amount
Mental Illness/Chemical Dependency	Paid as any other covered Sickness	Paid as any other covered Sickness
Outpatient	Network Provider	Out-of-Network Provider
Surgical Expenses: When multiple surgical procedures are performed during the same operative session, the primary or major procedure is eligible for full allowance for that procedure.	80% of Allowable Amount	60% of Allowable Amount
Day Surgery Miscellaneous: Related to scheduled surgery performed in a hospital, including the cost of the operating room, laboratory tests, X-ray examinations, professional fees, anesthesia, drugs or medicines and supplies.	80% of Allowable Amount	60% of Allowable Amount
Assistant Surgeon	80% of Allowable Amount	60% of Allowable Amount
Anesthetist	80% of Allowable Amount	60% of Allowable Amount

Outpatient	Network Provider	Out-of-Network Provider
<p>Doctor Office Visit/Consultation</p> <p>Doctor Copayment Amount: For office visit/consultation when services rendered by a Family Practitioner, OB/GYN, Pediatrician, Behavioral Health Practitioner, or Internist and Physician Assistant or Advanced Practice Nurse who works under the supervision of one of these listed physicians</p> <p>Specialty Care Copayment Amount: For office visit/consultation when services rendered by a Specialty Care Provider refer to Medical/Surgical Expenses section for more information.</p>	<p>100% of Allowable Amount after</p> <p>\$20 Copayment per visit (Deductible waived)</p> <p>\$40 Copayment per visit (Deductible waived)</p>	<p>60% of Allowable Amount</p>
<p>Physical Medicine Services: Physical therapy or chiropractic care – office services. Physical medicine services include, but are not limited to, physical, occupational and manipulative therapy.</p> <p>Benefit Period Visit Maximum</p>	<p>80% of Allowable Amount</p>	<p>60% of Allowable Amount</p>
	Benefits for physical medicine services will be limited to 35-visits per Benefit Period.	
<p>Radiation Therapy and Chemotherapy: Including dialysis and respiratory therapy.</p>	<p>80% of Allowable Amount</p>	<p>60% of Allowable Amount</p>
<p>Emergency Care and Accidental Injury</p>		
<p>Facility Services: (Copayment is waived if the Insured is admitted; Inpatient hospital expenses will apply).</p>	<p>80% of Allowable Amount after a \$150 Copayment (Deductible waived)</p>	
<p>Physician Services</p>	<p>80% of Allowable Amount</p>	
<p>Non-Emergency Care</p>		
<p>Facility Services: (Copayment is waived if the Insured Facility is admitted; Inpatient hospital expenses will apply).</p>	<p>80% of Allowable Amount after \$150 Copayment</p>	<p>60% of Allowable Amount after \$150 Copayment</p>
<p>Physician Services</p>	<p>80% of Allowable Amount</p>	<p>60% of Allowable Amount</p>
<p>Urgent Care</p>	<p>100% of Allowable Amount after \$35 Copayment (Deductible waived)</p>	<p>60% of Allowable Amount</p>

Outpatient	Network Provider	Out-of-Network Provider
Diagnostic X-rays and Laboratory Procedures	80% of Allowable Amount	60% of Allowable Amount
Tests and Procedures: Diagnostic services and medical procedures performed by a Doctor, other than Doctor's visits	80% of Allowable Amount	60% of Allowable Amount
Mental Illness/Chemical Dependency	Paid as any other covered Sickness	Paid as any other covered Sickness
Allergy Injections and Allergy Testing (Copay may apply if billed in the office)	80% of Allowable Amount	60% of Allowable Amount
Extended Care Expenses	Network Provider	Out-of-Network Provider
Extended Care Expenses: All services must be pre-authorized	80% of Allowable Amount	60% of Allowable Amount
Home Health Care	Limited to 60 visit maximum each Benefit Period	
Skilled Nursing	Limited to 25 days maximum each Benefit Period	
Hospice Care	No Benefit Period Visit Maximum	
Private Duty Nursing	Not Covered	
Other	Network Provider	Out-of-Network Provider
Virtual Visits (through MD Live*)	\$20 Copayment per visit	60% of Allowable Amount
Ground and Air Ambulance Services	80% of Allowable Amount	80% of Allowable Amount
Durable Medical Equipment: When prescribed by a Doctor and a written prescription accompanies the claim when submitted.	80% of Allowable Amount	60% of Allowable Amount
Maternity/Complications of Pregnancy	80% of Allowable Amount	60% of Allowable Amount
Speech and Hearing Services: Services to restore loss of hearing/speech, or correct an impaired speech or hearing function.	80% of Allowable Amount	60% of Allowable Amount
Hearing Aids Hearing Aid Maximum	Hearing aids are limited to one hearing aid per ear, per 36-month period.	
Dental: Made necessary by Injury to sound, natural teeth only.	80% of Allowable Amount	80% of Allowable Amount
Needle Stick: Only for students doing course work or Hospital training.	100% of Allowable Amount	60% of Allowable Amount
Pediatric Vision, up to age 19: See benefit flier for details.	100% of Allowable Amount	See Fee Schedule
Pediatric Routine Dental Care, up to age 19: See benefit flier for details.	80% of Allowable Amount	80% of Allowable Amount
Pediatric Basic & Major Dental, up to age 19: See benefit flier for details.	50% of Allowable Amount	50% of Allowable Amount
Pediatric Medically Necessary Orthodontia, up to age 19: See benefit flier for details.	50% of Allowable Amount	50% of Allowable Amount

*MDLIVE is a separate company that operates and administers the virtual visits program for Blue Cross and Blue Shield of Texas. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without written permission.

Other	Network Provider	Out-of-Network Provider
<p>Organ and Tissue Transplant Services: The transplant must meet the criteria established by BCBSTX for assessing and performing organ or tissue transplants as set forth in BCBSTX's written medical policies.</p>	<p>80% of Allowable Amount</p>	<p>60% of Allowable Amount</p>
<p>Telehealth and Telemedicine Services (Benefits paid same as any office visit)</p>	<p>100% of Allowable Amount after a \$20 Copayment (Deductible waived)</p>	<p>60% of Allowable Amount</p>
<p>Preventive Care Services: Includes but are not limited to:</p> <ul style="list-style-type: none"> a. 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 ("USPSTF"); b. Immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention ("CDC"); c. Evidenced-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration ("HRSA") for infants, child(ren), and adolescents; and d. With respect to women, such additional preventive care and screenings, not described in item "a" above, as provided for in comprehensive guidelines supported by the HRSA. <p>Preventive care services as mandated by state and federal law are covered. Please refer to the Policy or call Blue Cross and Blue Shield of Texas for more information at (855) 267-0214.</p>	<p>100% of Allowable Amount (Deductible Waived)</p>	<p>60% of Allowable Amount</p>

Pharmacy Benefits	Network Provider	Out-of-Network Provider
<p>Retail Pharmacy (Deductible Waived) Benefits include diabetic supplies. Copayment amounts are based on a 30-day supply. With appropriate prescription order, up to a 90-day supply is available at three (3) times the Copayment. Copayment amounts will apply to Out-of-Pocket maximum.</p> <p>Prescriptions filled at the SHC: 100% of Allowable Amount after a \$15 Copayment for each Generic Drug \$30 Copayment for each Preferred Brand-name Drug \$50 Copayment for each Non-Preferred Brand-name Drug</p> <p>Generic and Brand name medications are now available.</p> <p>90 day supply may be purchased through the Prime Therapeutics Network Mail Program at a \$40 Copayment for each generic, \$75 for each preferred brand and \$125 for each non-preferred brand</p>	<p><i>At pharmacies contracting with Prime Therapeutics Network: 100% of Allowable Amount after a:</i></p>	<p>When a Covered Person obtains prescription drugs from an Out-of-Network pharmacy, benefits will be provided at 60% of the allowable amount a Covered Person would have received had he/she obtained drugs from a network pharmacy, minus the Copayment amount or Coinsurance amount.</p>
Generic Drug	\$15 Copayment	\$15 Copayment
Preferred Brand-name Drug*	\$30 Copayment	\$30 Copayment
Non-Preferred Brand-name Drug*	\$50 Copayment	\$50 Copayment
Specialty Drug	80% of Allowable Amount	60% of Allowable Amount

*Copayment plus the cost difference between the Brand Name Drug or supplies per prescription for which there is Generic Drug or supply available.

The relationship between Blue Cross and BlueShield of Texas (BCBSTX) and Contracting Pharmacies is that of Independent Contractors, contracted through a related company, Prime Therapeutics, LLC. Prime Therapeutics also administers the pharmacy benefit program. BCBSTX, as well as several other independent Blue Cross Plans, has an ownership interest in Prime Therapeutics.

Pre-Authorization Notification

BCBSTX should be notified of all hospital confinements prior to admission.

- 1) **Pre-authorization Notification of Medical Non-emergency Hospitalizations:** The patient, Doctor or hospital should telephone **(800) 441-9188** at least one (1) business day prior to the planned admission.
- 2) **Pre-authorization Notification of Medical Emergency Hospitalizations:** The patient, patient's representative, Doctor or hospital should telephone **(800) 441-9188** within two (2) business days of the admission or as soon as reasonably possible to provide the notification of any admission due to medical emergency.

BCBSTX is open for Pre-authorization notification calls from 8 a.m. to 6 p.m. Central time, Monday through Friday.

IMPORTANT: Failure to follow the notification procedures will not affect benefits otherwise payable under the Policy; in addition, pre-authorization notification is not a guarantee that benefits will be paid. Please refer to your policy for additional details.

Definitions

Allowable Amount means the maximum amount determined by Us to be eligible for consideration of payment for a particular service, supply or procedure.

For hospitals, Doctors and other providers contracting with BCBSTX in Texas or any other Blue Cross and Blue Shield Plan – The Allowable Amount is based on the terms of the Network Provider contract and the payment methodology in effect on the date of service. The payment methodology used may include diagnosis-related groups (DRGs), fee schedule, package pricing, global pricing, per diems, case- rates, discounts, or other payment methodologies.

For hospitals, Doctors and other providers not contracting with BCBSTX in Texas or any other Blue Cross and Blue Shield Plan outside of Texas (non-contracting Allowable Amount) – The Allowable Amount will be the lesser of:

- (i) The provider's billed charges, or;
- (ii) The BCBSTX non-contracting Allowable Amount. Except as otherwise provided in this section, the non-contracting Allowable Amount is developed from base Medicare participating reimbursements adjusted by a predetermined factor established by BCBSTX. Such factor shall be not less than **75 percent** and will exclude any Medicare adjustment(s) which is/are based on information on the claim.

Notwithstanding the preceding sentence, the non-contracting Allowable Amount for home health care is developed from base Medicare national per-visit amounts for low utilization payment adjustment, or LUPA, episodes by home health discipline type adjusted for duration and adjusted by a predetermined factor established by Us. Such factor shall be not less than 75 percent and shall be updated on a periodic basis. When a Medicare reimbursement rate is not available or is unable to be determined based on the information submitted on the claim, the Allowable Amount for non-contracting providers will represent an average contract rate in aggregate for network providers adjusted by a predetermined factor established by Us. Such factor shall be not less than 75 percent and shall be updated not less than every two years.

We will utilize the same claim processing rules and/or edits that We utilize in processing Network Provider claims for processing claims submitted by non-contracted providers, which may also alter the Allowable Amount for a particular service. In the event we do not have any claim edits or rules, We may utilize the Medicare claim rules or edits that are used by Medicare in processing the claims. The Allowable Amount will not include any additional payments that may be permitted under the Medicare laws or regulations which are not directly attributable to a specific claim, including, but not limited to, disproportionate share and graduate medical education payments.

Any change to the Medicare reimbursement amount will be implemented by Us within ninety (90) days after the effective date that such change is implemented by the Centers for Medicare and Medicaid Services, or its successor.

For multiple surgeries - The Allowable Amount for all surgical procedures performed on the same patient on the same day will be the amount for the single procedure with the highest Allowable Amount plus a determined percentage of the Allowable Amount for each of the other covered procedures performed.

For prescription drugs as applied to Network Provider and Out-of-Network Provider pharmacies - The Allowable Amount for pharmacies that are Network Providers will be based on the provisions of the contract between BCBSTX and the pharmacy in effect on the date of service. The Allowable Amount for pharmacies that are not Network Providers will be based on the Average Wholesale Price.

Benefit Period means the period of time starting with the effective date of this policy through the termination date as shown on the face page of the policy. The Benefit Period is as agreed to by the policyholder and the Insurer.

Coinsurance means a percentage of an eligible expense that the Covered Person is required to pay toward a Covered Expense.

Company means Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (also referred to herein as "BCBSTX").

Copayment means a fixed dollar amount that the Covered Person must pay before benefits are payable under the policy.

Covered Expenses means expenses actually incurred by or on behalf of a Covered Person for treatment, services and supplies not excluded or limited by the policy. Coverage under the policy must remain continuously in force from the date of the accident or Sickness until the date treatment, services or supplies are received for them to be a Covered Expense. A Covered Expense is deemed to be incurred on the date such treatment, service or supply that gave rise to the expense or the charge was rendered or obtained.

Covered Person means any eligible student or an eligible dependent who applies for coverage, and for whom the required premium is paid to the Company.

Deductible means the dollar amount of Covered Expenses that must be incurred as an out-of-pocket expense by each Covered Person on a policy term basis before benefits are payable under the policy.

Dependent means an Insured's lawful spouse; or an Insured's child, stepchild, foster child, dependent grandchild or spouse's dependent grandchild; or a child who is adopted by the Insured or placed for adoption with the Insured, or for whom the Insured is a party in a suit for the adoption of the child; or a child whom the Insured is required to insure under a medical support order issued or enforceable by the courts. Any such child must be under age 26.

Doctor means a Doctor licensed to practice medicine. It also means any other practitioner of the healing arts who is licensed or certified by the state in which his or her services are rendered and acting within the scope of that license or certificate. It will not include a Covered Person or a member of the Covered Person's immediate family or household.

Drug List means a list of drugs that may be covered under the Outpatient Prescription Drug Program section of the Policy. This list is available by accessing the website at www.bcbstx.com. Covered Persons may also contact Customer Service at 1-855-267-0214 for more information. BCBSTX will routinely review the Drug List and periodically adjust it to modify the Preferred or Non-Preferred Brand Name Drug status of existing or new drugs. Changes to this list will occur as frequently as quarterly. The Drug List and any modifications will be available to Covered Persons.

Emergency Care means health care services provided in a hospital emergency facility (emergency room) or comparable facility to evaluate and stabilize medical conditions of recent onset and severity, including, but not limited to, severe pain, that would lead a prudent layperson, possessing an average knowledge of medicine and health, to believe that the person's condition, Sickness, or Injury is of such a nature that failure to get immediate care could result in:

- Placing the patient's health in serious jeopardy;
- Serious impairment of bodily functions;
- Serious dysfunction of any bodily organ or part;
- Serious disfigurement; or
- In the case of a pregnant woman, serious jeopardy to the health of the fetus.

Emergency Services means, with respect to an emergency medical condition, 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, within the capabilities of the staff and facilities available at the hospital, such further medical examination and treatment as are required to stabilize the patient.

Injury means accidental bodily harm sustained by a Covered Person that results directly and independently from all other causes from a covered accident. The Injury must be caused solely through external, violent and accidental means. All injuries sustained by one person in any one accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury.

Inpatient means that a Covered Person is a registered bed patient and is treated as such in a health care facility.

Insured means a person in a Class of Eligible Persons who enrolls for coverage and for whom the required premium is paid, making insurance in effect for that person. An Insured is not a dependent covered under the policy.

Interscholastic Activities means playing, participating and/or traveling to or from an interscholastic, intercollegiate, club sports, professional, or semi-professional sport, contest or competition, including practice or conditioning for such activity.

Medically Necessary means those services or supplies covered under the plan that are:

- Essential to, consistent with, and provided for in the diagnosis or in the direct care and treatment of the condition, sickness, disease, injury, or bodily malfunction; and
- Provided in accordance with, and are consistent with, generally accepted standards of medical practice in the United States; and
- Not primarily for the convenience of the Insured, his physician, behavioral health practitioner, the hospital, or other provider; and
- The most economical supplies or levels of service that are appropriate for the safe and effective treatment of the Insured. When applied to hospitalization, this further means that the Insured requires acute care as a bed patient due to the nature of the services provided or the Insured's condition and the Insured cannot receive safe or adequate care as an outpatient.

The medical staff of BCBSTX shall determine whether a service or supply is Medically Necessary under the Plan and will consider the views of the state and national medical communities; the guidelines and practices of Medicare, Medicaid, or other government-financed programs; and peer-reviewed literature. Although a physician, behavioral health practitioner or professional other provider may have prescribed treatment, such treatment may not be Medically Necessary within this definition.

Network Provider means a hospital, Doctor or other provider who has entered into an agreement with BCBSTX (and, in some instances, with other participating Blue Cross and/or Blue Shield Plans) to participate as a managed care provider.

Non-Preferred Specialty Drug means a Specialty Drug, which appears on the Drug List as a Non-Preferred Specialty Drug. The Drug List is available by accessing the Blue Cross and Blue Shield website at www.bcbsil.com.

Out-of-Network Provider means a hospital, Doctor or other provider who has not entered into an agreement with BCBSTX (or other participating Blue Cross and/or Blue Shield Plan) as a managed care provider.

Outpatient means that a Covered Person is receiving treatment while not an Inpatient. Services considered Outpatient include, but are not limited to, services in an emergency room regardless of whether a Covered Person is subsequently registered as an Inpatient in a health care facility.

Out-of-Pocket Maximum means the maximum liability that may be incurred by a Covered Person in a Benefit Period before benefits are payable at 100 percent of the Allowable Amount.

Pre-authorization means the process that determines in advance the Medical Necessity or experimental, investigational and/or unproven nature of certain care and services under this Policy.

Preferred Specialty Drug means a Network Pharmacy which has a written agreement with BCBSTX to provide pharmaceutical services to Covered Persons under this Policy or an entity chosen by BCBSTX to administer its pharmacy benefit program that has been designed as a preferred Pharmacy.

Qualifying Intercollegiate Sport means a sport: a.) which has been accorded varsity status by the Institution as an NCAA sport; and (b.) which is administered by such Institution's department of intercollegiate athletics; and (c.) for which the eligibility of the participating student athlete is reviewed and certified in accordance with NCAA legislation, rules, or regulations; and (d.) which entitles qualified participants to receive the Institution's official awards.

Sickness means an illness, disease or condition causing a Covered Person to incur medical expenses while covered under the Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness.

Telehealth Services means a health service, other than a telemedicine medical service, delivered by a health professional licensed certified, or otherwise entitled to practice in Texas and acting within the scope of the health professional's license, certification, or entitlement to a patient at a different physical location than the health professional using telecommunications or information technology.

Telemedicine Medical Service means a health care service delivered by a Doctor licensed in Texas, or a health professional acting under the delegation and supervision of a Doctor licensed in Texas state, and acting within the scope of the Doctor's or health professional's telecommunications or information technology.

Virtual Visits means services provided for the treatment of non-emergency medical and behavioral health conditions as described under the Policy.

We, Our, Us means Blue Cross and Blue Shield of Texas or its authorized agent.

Exclusions and Limitations

Except as specified in this policy, coverage is not provided for loss or charges incurred by or resulting from:

1. Charges that are not Medically Necessary or are in excess of the Allowable Amount;
2. Services that are provided, normally without charge, by the Student Health Center, infirmary or hospital, or by any person employed by the University;
3. Acupuncture procedures;
4. Biofeedback procedures, except as needed to treat acquired brain injuries;
5. Breast augmentation or reduction;
6. Routine circumcision, unless the procedure is Medically Necessary for treatment of a sickness, disease or functional congenital disorder not excluded hereunder, or may be necessitated due to an Accident, or except for covered infants within 28 days of birth;

7. Any charges for surgery, procedures, treatment, facilities, supplies, devices, or drugs that We determine are experimental or investigational;
8. Expenses incurred for Injury or Sickness arising out of, or in the course of, a Covered Person's employment, regardless of whether the benefits are, or could be, paid or payable under any worker's compensation or occupational disease law or act, or similar legislation;
9. Treatment, services or supplies in a Veteran's Administration facility or a hospital owned or operated by a national government or its agencies, unless there is a legal obligation for the Covered Person to pay for the treatment;
10. Expenses in connection with services and prescriptions for eyeglasses or contact lenses, or the fitting of eyeglasses or contact lenses; radial keratotomy; or laser surgery for vision correction or the treatment of visual defects or problems, except for pediatric vision;
11. Sinus or other nasal surgery, including correction of a deviated septum by submucous resection and/or other surgical correction, except for a covered Injury;
12. Cosmetic Surgery or complications resulting therefrom, including Surgery to improve or restore a Covered Person's appearance, unless:
 - Needed to repair conditions resulting from an accidental injury; or
 - For the improvement of the physiological functioning of a malformed body member resulting from a congenital defect.
 - Treatment provided for reconstructive surgery following cancer surgery;

In no event will any care and services for breast reconstruction or implantation or removal of breast prostheses be a Covered service unless such are performed solely and directly as a result of a mastectomy which is Medically Necessary.
13. Injuries arising from Interscholastic Activities and Qualifying Intercollegiate Sports;
14. Riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial scheduled airline;
15. Injury resulting from sky diving, parachuting, hang gliding, glider flying, parasailing, sail planning, bungee jumping;
16. War, or any act of war, whether declared or undeclared or while in service in the active or reserve Armed Forces of any country or international authority;
17. Any expenses incurred in connection with sexual dysfunction, sterilization reversal, vasectomy reversal;
18. In-vitro fertilization;
19. Promotion of fertility through extra-coital reproductive technologies including, but not limited to, artificial insemination, intrauterine insemination, super ovulation uterine capacitation enhancement, direct intra-peritoneal insemination, trans-uterine tubal insemination, gamete intra-fallopian transfer, pronuclear oocyte stage transfer, zygote intra-fallopian transfer, and tubal embryo transfer;

20. Donor expenses for a Covered Person in connection with an organ and tissue transplant if the recipient is not covered under this Policy;
21. Expenses incurred for dental care or treatment of the teeth, gums or structures directly supporting the teeth, including surgical extractions of teeth. This exclusion does not apply to the repair of Injuries to sound natural teeth caused by a covered Injury;
22. Foot care, including: flat-foot conditions, subluxations, care of corns, bunions (except capsular or bone surgery), calluses, toenails, fallen arches, weak feet, foot strain, and symptomatic complaints of the feet, except those related to diabetic care, circulatory disorders of the lower extremities, peripheral vascular disease, peripheral neuropathy, or chronic arterial or venous insufficiency;
23. Hirsutism;
24. Weight management, weight reduction, or treatment for obesity including any condition resulting therefrom, including hernia of any kind;
25. Surgery for the removal of excess skin or fat;
26. Nutrition programs except as related to treatment of diabetes;
27. Custodial care;
28. Long-term care service;
29. Bariatric surgery;
30. Private duty nursing services, except for covered extended care expenses;
31. Weight loss programs;
32. Prescription drug coverage is not provided for:
 - a. Refills in excess of the number specified or dispensed after one (1) year from the date of the prescription;
 - b. Administration of insulin, or non-medical substances regardless of their intended use; for hair growth, anabolic steroids for bodybuilding, anorectics for weight control, etc.;
 - c. Drugs labeled "Caution- limited by federal law to investigational use" or experimental drugs;
 - d. Immunizing agents, biological sera, blood or blood products administered on an Outpatient basis, except as specifically provided in this Policy;
 - e. Any devices, appliances, support garments, hypodermic needles except as used in the administration of insulin, or non-medical substances regardless of their intended use;
 - f. Drugs used for cosmetic purposes, including but not limited to Retin-A for wrinkles, Rogaine for hair growth, anabolic steroids for body building, anorectics for weight control; etc.;

- g. Fertility agents or sexual enhancement drugs, medications or supplies for the treatment of impotence and/or sexual dysfunction, including but not limited to: Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, Viagra, Cialis, or Levitra;
- h. Lost or stolen prescriptions;
- i. Drugs prescribed and dispensed for the treatment of obesity or for use in any program of weight reduction, weight loss, or dietary control;
- j. Non-sedating antihistamines drugs and combination medications containing a non-sedating antihistamine decongestant;
- k. Non-commercially available compounded medications, regardless of whether or not one or more ingredients in the compound requires a Prescription Order. (Non-commercially available compounded medications are those made by mixing or reconstituting ingredients in a manner or ratio that is inconsistent with the United States Food and Drug Administration-approved indications provided by the ingredients' manufacturers;
- l. Brand Name proton pump inhibitors;
- m. Drugs which are not approved by the U.S. Food and Drug Administration (FDA) for a particular use or purpose or when used for a purpose other than the purpose for which the FDA approval is given, except as required by law or regulation.

Academic Emergency Services*

To ensure immediate access to assistance if you experience a crisis while traveling over 100 miles from home, or outside your home country, Academic HealthPlans has included Academic Emergency Services (AES) benefits in your Student Health Plan coverage. AES offers a wide range of services and benefits to provide everything you need to prepare for your international experience, as well as get the help or information you need in a crisis, no matter how large or small. For more details, visit utsystem.myahpcare.com.

BlueCard®

Like all Blue Cross and Blue Shield Licensees, We participate in a program called “BlueCard.” Whenever the Covered Person accesses health care services outside Our service area, the claims for those services may be processed through BlueCard and presented to Us for payment in conformity with network access rules of the BlueCard Policies then in effect (“Policies”). Under BlueCard, when Covered Persons incur Covered Expenses within the geographic area served by an onsite Blue Cross and/or Blue Shield Licensee (“Host Blue”), We will remain responsible to the Covered Person for fulfilling the Policy’s contract obligations. The Host Blue will only be responsible, in accordance with applicable BlueCard Policies, if any, for providing such services as contracting with its participating Providers and handling all interactions with its participating Providers.

If you are outside the United States, the Commonwealth of Puerto Rico, and the U.S. Virgin Islands (hereinafter “BlueCard service area”), you may be able to take advantage of Blue Cross Blue Shield Global Core when accessing Covered Services. Blue Cross Blue Shield Global Core is unlike the BlueCard Program available in the BlueCard service area in certain ways. For instance, although Blue Cross Blue Shield Global Core assists you with accessing a network of inpatient, outpatient and professional Providers, the network is not served by a Host Blue. As such, when you receive care from Providers outside the BlueCard service area, you will typically have to pay the Providers and submit the claims yourself to obtain reimbursement for these services.

If you need medical assistance services (including locating a doctor or hospital) outside the BlueCard service area, you should call the Blue Cross Blue Shield Global Core Service Center at 1.800.810.BLUE (2583) or call collect at 1.804.673.1177, 24 hours a day, seven days a week. An assistance coordinator, working with a medical professional, can arrange a physician appointment or hospitalization, if necessary.

For additional information regarding the BlueCard® Program or Blue Cross and Blue Shield Global Core, refer to your policy located at utsystem.myahpcare.com.

* Academic Emergency Services (AES) is a global emergency services product. These services are provided by a separate and independent company from AES or Academic HealthPlans. Academic EmergencyServices and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans.

Summary of Benefits and Coverage

The Affordable Care Act requires all health insurers to provide consumers with a Summary of Benefits and Coverage (SBC). The SBC is a description of the benefits and health coverage offered by a particular health plan. The SBC is intended to provide clear, consistent descriptions that may make it easier for people to understand their health insurance coverage.

The items in the SBC just represent an overview of coverage; they are not an exhaustive list of what is covered or excluded. The full terms of coverage are located in your insurance Policy. To obtain an SBC for your Policy, visit utsystem.myahpcare.com.

BCBSTX Online Resources

BCBSTX members have online access to claims status, Explanations of Benefits, ID cards, Network Providers, correspondence and coverage information by logging in to **Blue Access for MembersSM** (BAM). Visit BCBSTX.com and click on the “Log in” tab. Follow the simple, onscreen directions to establish an online account in minutes.

BAM has been enhanced to include BAM Mobile, 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.

Please visit utsystem.myahpcare.com for additional premium and benefit information.

Claims Procedure

In the event of Injury or Sickness, the student should:

1. Report to the Student Health Center for treatment, or, when not in school, to his/her Doctor or hospital. Insureds should go to a Network Doctor or hospital for treatment, if possible.

IN AN EMERGENCY, REPORT DIRECTLY TO THE NEAREST EMERGENCY ROOM FOR TREATMENT.

2. Mail to the address below all prescription drug receipts (for providers outside of the Student Health Center and for providers outside of those contracting with Prime Therapeutics), medical and hospital bills, along with patient's name and Insured student's name, address, Social Security Number, BCBSTX member ID number, and name of the University under which the student is Insured.
3. File claims within 30 days of Injury or first treatment for a Sickness. Bills should be received by the Company within 90 days of service. Bills submitted after one year will not be considered for payment except in the absence of legal capacity.

The Plan is underwritten by:

Blue Cross and Blue Shield of Texas

Submit all claims or inquiries to:

Blue Cross and Blue Shield of Texas

P.O. Box 660044

Dallas, TX 75266-0044

BCBSTX Customer Service: **(855) 267-0214**

Medical Providers: Call **(800) 451-0287**

All Others: Call AHP **(855) 247-7587**

Plan is administered by:

Academic HealthPlans, Inc.

P. O. Box 1605

Colleyville, TX 76034-1605

Fax **(855) 858-1964**

For more information visit

utsystem.myahpcare.com

Important Notice

The information in this brochure provided a brief description of the important features of the insurance plan. It is not a contract of 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. The terms and conditions of coverage are set forth in the Policy issued in the state in which the Policy was delivered. Complete details may be found in the Policy on file at your school's office. The Policy is subject to the laws of the state in which it was issued. Please keep this information as a reference. The final policy is pending approval by applicable federal and state regulatory authorities, which may result in differences between this summary and the actual policy of insurance issued to you.

See the Policy on file with your school for more information.

Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator
300 E. Randolph St.
35th Floor
Chicago, Illinois 60601

Phone: 855-664-7270 (voicemail)
TTY/TDD: 855-661-6965
Fax: 855-661-6960
Email: CivilRightsCoordinator@hcsc.net

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services
200 Independence Avenue SW
Room 509F, HHH Building 1019
Washington, DC 20201

Phone: 800-368-1019
TTY/TDD: 800-537-7697
Complaint Portal: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Complaint Forms: <http://www.hhs.gov/ocr/office/file/index.html>

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعدك أسئلة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 855-710-6984.
繁體中文 Chinese	如果您，或您正在協助的對象，對此有疑問，您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員，請撥電話號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવા કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયદેસર બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કોલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में नि:शुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर कॉल करें।
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anáníłwo'ígíí, na'ídíłkidgo, ts'idá bee ná ahóótí'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkídígíí bee níł h odoonih. Ata'dahalne'ígíí bich'í' hodíłníh kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 855-710-6984 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiegokolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 855-710-6984 پر کال کریں۔
Tiếng Việt Vietnamese	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.