



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.uhcsr.com/louisville or by calling (866)907-6342.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	Preferred Providers \$500 (Person) Out of Network \$1,000 (Person) Select Providers \$200 (Person) Doesn't apply to preferred provider preventive care.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan documents to see if the <u>deductible</u> starts over. See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	Yes. Dental Pediatric \$500 , Urgent Care Center \$50 Ded per visit, Physician's Visits \$30 Ded per visit. There are other <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. \$6,000 (Person) \$12,000 (Family)	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes. For a list of preferred providers , see www.uhcsr.com/louisville or call (866)907-6342.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a <u>specialist</u> ?	No.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance (Coins)** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible (ded)**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use preferred **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost if You Use a Select Provider	Your Cost if You Use a Preferred Provider	Your Cost if You Use an Out of Network Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	10% Coins \$30 Copay per visit	20% Coins \$30 Copay per visit	30% Coins \$30 Ded per visit	May not apply when related to surgery or Physiotherapy.
	Specialist visit	10% Coins \$30 Copay per visit	20% Coins \$30 Copay per visit	30% Coins \$30 Ded per visit	May not apply when related to surgery or Physiotherapy.
	Other practitioner office visit	10% Coins \$30 Copay per visit	20% Coins \$30 Copay per visit	30% Coins \$30 Ded per visit	May not apply when related to surgery or Physiotherapy.
	Preventive care/screening/immunization	No Charge	No Charge	25% Coins	Includes preventive health services specified in the health care reform law or benefits provided as mandated by state law.
If you have a test	Diagnostic test (x-ray, blood work)	Diagnostic X-ray Services: 10% Coins Laboratory Procedures:	Diagnostic X-ray Services: 20% Coins Laboratory Procedures:	Diagnostic X-ray Services: 30% Coins Laboratory Procedures:	_____none_____

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Common Medical Event	Services You May Need	Your Cost if You Use a Select Provider	Your Cost if You Use a Preferred Provider	Your Cost if You Use an Out of Network Provider	Limitations & Exceptions
		10% Coins Diagnostic X-ray Services: \$25 Copay per visit Laboratory Procedures: \$20 Copay per visit	20% Coins Diagnostic X-ray Services: \$25 Copay per visit Laboratory Procedures: \$20 Copay per visit	30% Coins Diagnostic X-ray Services: \$25 Ded per visit Laboratory Procedures: \$20 Ded per visit	
	Imaging (CT/PET scans, MRIs)	10% Coins \$25 Copay per visit	20% Coins \$25 Copay per visit	30% Coins \$25 Ded per visit	—————none—————
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.uhcsr.com/pdl	Tier 1 - Your Lowest-Cost Option	\$15 Copay per prescription for Tier 1	\$15 Copay per prescription for Tier 1	25% Coins	Select Providers: up to a 31 day supply per prescription Preferred Providers: up to a 31 day supply per prescription
	Tier 2 - Your Midrange-Cost Option	\$30 Copay per prescription for Tier 2	\$30 Copay per prescription for Tier 2	25% Coins	You may need to obtain certain specialty drugs from a pharmacy designated by us. Select: (*Mail order through UHCP at 2 times the retail copay up to a 90 day supply.)
	Tier 3 - Your Highest-Cost Option	Same as Tier 2	Same as Tier 2	25% Coins	Preferred: (*Mail order through UHCP at 2 times the retail copay up to a 90 day supply.)
	Tier 4 - Additional High-Cost Option	Not Applicable	Not Applicable	Not Applicable	Out: (The Insured would need to pay for the prescription in full and submit the receipt to the company for reimbursement.)

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Common Medical Event	Services You May Need	Your Cost if You Use a Select Provider	Your Cost if You Use a Preferred Provider	Your Cost if You Use an Out of Network Provider	Limitations & Exceptions
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% Coins	20% Coins	30% Coins	—————none—————
	Physician/surgeon fees	10% Coins	20% Coins	30% Coins	—————none—————
If you need immediate medical attention	Emergency room services	10% Coins \$150 Copay per visit	20% Coins \$150 Copay per visit	30% Coins \$150 Ded per visit	May be limited to use of emergency room and supplies. The Copay/per visit Ded 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.
	Emergency medical transportation	Not Covered	20% Coins	20% Coins	—————none—————
	Urgent care	10% Coins \$50 Copay per visit	20% Coins \$50 Copay per visit	30% Coins \$50 Ded per visit	May be limited to facility fees.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% Coins	20% Coins	30% Coins	—————none—————
	Physician/surgeon fee	10% Coins	20% Coins	30% Coins	—————none—————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	10% Coins \$30 Copay per visit	20% Coins \$30 Copay per visit	30% Coins \$30 Ded per visit	—————none—————
	Mental/Behavioral health inpatient services	10% Coins	20% Coins	30% Coins	—————none—————
	Substance use disorder outpatient services	10% Coins \$30 Copay per visit	20% Coins \$30 Copay per visit	30% Coins \$30 Ded per visit	—————none—————
	Substance use disorder inpatient services	10% Coins	20% Coins	30% Coins	—————none—————
If you are pregnant	Prenatal and postnatal care	10% Coins \$30 Copay per visit	20% Coins \$30 Copay per visit	30% Coins \$30 Ded per visit	No cost share for preventive health services specified in the health care reform law when provided by a Preferred Provider

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Common Medical Event	Services You May Need	Your Cost if You Use a Select Provider	Your Cost if You Use a Preferred Provider	Your Cost if You Use an Out of Network Provider	Limitations & Exceptions
	Delivery and all inpatient services	10% Coins	20% Coins	30% Coins	—————none—————
If you need help recovering or have other special health needs	Home health care	10% Coins	20% Coins	30% Coins	—————none—————
	Rehabilitation services	Inpatient Rehabilitation Facility: 10% Coins Physiotherapy: \$20 Copay per visit	20% Coins	30% Coins	—————none—————
	Habilitation services	\$20 Copay per visit	20% Coins	30% Coins	—————none—————
	Skilled nursing care	10% Coins	20% Coins	30% Coins	—————none—————
	Durable medical equipment	10% Coins	20% Coins	30% Coins	—————none—————
	Hospice service	10% Coins	20% Coins	30% Coins	—————none—————
If your child needs dental or eye care	Eye exam	See your plan's Pediatric Vision Benefit Details	\$20 Copay	50% Coins	See your plan's Pediatric Vision Benefit Details. Age limits apply.
	Glasses	See your plan's Pediatric Vision Benefit Details	Lens: \$40 Copay Frames: Tiered Copays from no charge to 40% based on retail cost.	50% Coins	See your plan's Pediatric Vision Benefit Details. Age limits apply.

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Common Medical Event	Services You May Need	Your Cost if You Use a Select Provider	Your Cost if You Use a Preferred Provider	Your Cost if You Use an Out of Network Provider	Limitations & Exceptions
	Dental check-up	See your plan's Pediatric Dental Benefit Details	50% Coins	50% Coins	See your plan's Pediatric Dental Benefit Details. Age limits apply.

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture except as noted in the policy
- Bariatric surgery except as noted in the policy
- Cosmetic surgery except as noted in the policy
- Dental care (Adult) except as noted in the policy
- Hearing aids except as noted in the policy
- Infertility treatment
- Long-term care
- Routine eye care (Adult) except as noted in the policy
- Weight loss programs except as noted in the policy

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Chiropractic care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care

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Your Rights to Continue Coverage:

If you lose your status as an eligible student under your Student Health Insurance Coverage, Federal and State laws may allow you to continue your health coverage for a limited period of time. Any such rights will be limited in duration and will require you to pay a **premium**. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the insurer at 1-800-767-0700. You may also contact your state insurance department at Kentucky Department of Insurance at 1-800-595-6053 or visit <http://insurance.ky.gov/>.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Kentucky Department of Insurance, Kentucky Health Insurance Advocate at 1-877-587-7222 or visit <http://insurance.ky.gov/>.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-767-0700.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-767-0700.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-767-0700.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-767-0700.

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*—————

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$5,490
- Patient pays \$2,050

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$500
Copays	\$50
Coinsurance	\$1,300
Limits or exclusions	\$200
Total	\$2,050

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,520
- Patient pays \$1,880

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$500
Copays	\$900
Coinsurance	\$400
Limits or exclusions	\$80
Total	\$1,880

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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