



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit [www.uhcsr.com](http://www.uhcsr.com) or call 1-800-767-0700. For general definitions of common terms, such as allowed amount, balance billing, coinsurance (coins), copayment (copay), deductible (ded), provider, or other underlined terms see the Glossary. You can view the Glossary at [www.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-767-0700 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	Preferred Providers \$400 (Person) Preferred Providers \$1,200 (Family) Out of Network \$2,400 (Family) Out of Network \$800 (Person)	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
<b>Are there services covered before you meet your deductible?</b>	Yes. <u>Preventive care</u> , Pediatric Dental, Pediatric Vision and categories that specify <u>ded</u> does not apply.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	Yes. Pediatric Dental \$500. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
<b>What is the out-of-pocket limit for this plan?</b>	Preferred Providers \$6,850 (Person) Preferred Providers \$13,700 (Family) Out of Network \$13,700 (Person) Out of Network \$27,400 (Family)	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.uhcsr.com">www.uhcsr.com</a> or call 1-800-767-0700 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a referral to see a specialist?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	20% <u>Coins</u>	40% <u>Coins</u>	May not apply when related to surgery or Physiotherapy.
	<u>Specialist</u> visit	20% <u>Coins</u>	40% <u>Coins</u>	
	<u>Preventive care/screening/immunization</u>	No Charge	40% <u>Coins</u>	Includes <u>preventive services</u> specified in the health care reform law or benefits provided as mandated by state law. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>Coins</u>	40% <u>Coins</u>	—————none—————
	Imaging (CT/PET scans, MRIs)	20% <u>Coins</u>	40% <u>Coins</u>	—————none—————
<b>If you need drugs to treat your illness or condition</b>  More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.uhcsr.com/pdl">www.uhcsr.com/pdl</a>	Tier 1 - Your Lowest-Cost Option	\$10 <u>Copay</u> per prescription Tier 1 <u>ded</u> does not apply	\$10 <u>Copay</u> per prescription generic drug \$30 <u>Copay</u> per prescription brand-name drug <u>ded</u> does not apply	Preferred Providers: up to a 31 day supply per prescription Preferred Providers: Mail order <u>Prescription Drugs</u> through UHCP at 2.5 times the retail <u>Copay</u> up to a 90 day supply Out of Network: up to a 31 day supply per prescription You may need to obtain certain <u>specialty drugs</u> from a pharmacy designated by us.
	Tier 2 - Your Midrange-Cost Option	\$30 <u>Copay</u> per prescription Tier 2 <u>ded</u> does not apply	\$10 <u>Copay</u> per prescription generic drug \$30 <u>Copay</u> per prescription brand-name drug <u>ded</u> does not apply	
	Tier 3 - Your Highest-Cost Option	\$50 <u>Copay</u> per prescription Tier 3 <u>ded</u> does not apply	\$10 <u>Copay</u> per prescription generic drug \$30 <u>Copay</u> per prescription brand-name drug <u>ded</u> does not apply	

\*For more information about limitations and exceptions, see plan or policy document at [www.uhcsr.com](http://www.uhcsr.com)

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Tier 4 - Additional High-Cost Option	Not Covered	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>Coins</u>	40% <u>Coins</u>	—————none—————
	Physician/surgeon fees	20% <u>Coins</u>	40% <u>Coins</u>	—————none—————
If you need immediate medical attention	<u>Emergency room care</u>	\$50 <u>Copay</u> per visit 20% <u>Coins</u> <u>ded</u> does not apply	\$50 <u>Copay</u> per visit 20% <u>Coins</u> <u>ded</u> does not apply	May be limited to use of emergency room and supplies. The <u>Copay</u> will be waived if admitted to the Hospital.
	<u>Emergency medical transportation</u>	20% <u>Coins</u>	20% <u>Coins</u>	—————none—————
	<u>Urgent care</u>	20% <u>Coins</u>	40% <u>Coins</u>	May be limited to facility fees.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>Coins</u>	40% <u>Coins</u>	—————none—————
	Physician/surgeon fees	20% <u>Coins</u>	40% <u>Coins</u>	—————none—————
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visits: 20% <u>Coins</u> Other: 20% <u>Coins</u>	Other: 40% <u>Coins</u>	—————none—————
	Inpatient services	20% <u>Coins</u>	40% <u>Coins</u>	—————none—————
If you are pregnant	Office visits	20% <u>Coins</u>	40% <u>Coins</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> when provided by a <u>preferred provider</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% <u>Coins</u>	40% <u>Coins</u>	
	Childbirth/delivery facility services	20% <u>Coins</u>	40% <u>Coins</u>	—————none—————
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>Coins</u>	40% <u>Coins</u>	—————none—————
	<u>Rehabilitation services</u>	Inpatient Rehabilitation Facility: 20% <u>Coins</u> Physiotherapy: 20% <u>Coins</u>	Inpatient Rehabilitation Facility: 40% <u>Coins</u> Physiotherapy: 40% <u>Coins</u>	Outpatient: 25 visits of manipulative therapy
	<u>Habilitation services</u>	20% <u>Coins</u>	40% <u>Coins</u>	Outpatient: 25 visits of manipulative therapy

\*For more information about limitations and exceptions, see [plan](#) or policy document at [www.uhcsr.com](http://www.uhcsr.com)

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<u>Skilled nursing care</u>	20% <u>Coins</u>	40% <u>Coins</u>	—————none—————
	<u>Durable medical equipment</u>	20% <u>Coins</u>	40% <u>Coins</u>	—————none—————
	<u>Hospice services</u>	20% <u>Coins</u>	40% <u>Coins</u>	—————none—————
<b>If your child needs dental or eye care</b>	Children's eye exam	\$20 <u>Copay</u> per exam; <u>ded</u> does not apply	50% <u>Coins</u> ; <u>ded</u> does not apply	See your <u>plan's</u> Pediatric Vision Benefit Details. Age limits apply.*
	Children's glasses	Lens: \$40 <u>Copay</u> ; <u>ded</u> does not apply Frames: Tiered <u>Copays</u> from no charge to 40% based on retail cost. <u>ded</u> does not apply	50% <u>Coins</u> ; <u>ded</u> does not apply	See your <u>plan's</u> Pediatric Vision Benefit Details. Age limits apply.*
	Children's dental check-up	50% <u>Coins</u>	50% <u>Coins</u>	See your <u>plan's</u> Pediatric Dental Benefit Details. Age limits apply.*

\*For more information about limitations and exceptions, see plan or policy document at [www.uhcsr.com](http://www.uhcsr.com)

## Excluded Services & Other Covered Services:

### Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Dental care (Adult)
- Long-term care
- Routine foot care
- Bariatric surgery
- Hearing aids except as specifically provided in the policy.
- Non-emergency care when traveling outside the U.S.
- Weight loss programs
- Cosmetic surgery
- Infertility treatment
- Routine eye care (Adult)

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Chiropractic care
- Private-duty nursing

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Illinois Department of Insurance at 1-866-445-5364 or visit <http://www.insurance.illinois.gov/>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Illinois Department of Insurance at 1-866-445-5364 or visit <http://www.insurance.illinois.gov/>.

Additionally, a consumer assistance program can help you file your appeal, contact Illinois Department of Insurance, Office of Consumer Health Insurance at 1-877-527-9431 or visit <http://insurance.illinois.gov/>.

**Does this plan provide Minimum Essential Coverage? Yes**

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet the Minimum Value Standards? Yes**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-260-2723.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-260-2723.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-260-2723.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-260-2723.

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

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ <b>The plan's overall deductible</b>	\$400	■ <b>The plan's overall deductible</b>	\$400	■ <b>The plan's overall deductible</b>	\$400
■ <b>Specialist coinsurance</b>	20%	■ <b>Specialist coinsurance</b>	20%	■ <b>Specialist coinsurance</b>	20%
■ <b>Hospital (facility) coinsurance</b>	20%	■ <b>Hospital (facility) coinsurance</b>	20%	■ <b>Hospital (facility) coinsurance</b>	20%
■ <b>Other coinsurance</b>	20%	■ <b>Other coinsurance</b>	20%	■ <b>Other coinsurance</b>	20%
<b>This EXAMPLE event includes services like:</b> Specialist office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood work</i> ) Specialist visit ( <i>anesthesia</i> )		<b>This EXAMPLE event includes services like:</b> Primary care physician office visits ( <i>including disease education</i> ) Diagnostic tests ( <i>blood work</i> ) Prescription drugs Durable medical equipment ( <i>glucose meter</i> )		<b>This EXAMPLE event includes services like:</b> Emergency room care ( <i>including medical supplies</i> ) Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutches</i> ) Rehabilitation services ( <i>physical therapy</i> )	
<b>Total Example Cost</b>	<b>\$12,800</b>	<b>Total Example Cost</b>	<b>\$7,400</b>	<b>Total Example Cost</b>	<b>\$1,900</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$400	Deductibles	\$400	Deductibles	\$400
Copayments	\$20	Copayments	\$500	Copayments	\$0
Coinsurance	\$2,500	Coinsurance	\$400	Coinsurance	\$300
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$60	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$2,980</b>	<b>The total Joe would pay is</b>	<b>\$1,360</b>	<b>The total Mia would pay is</b>	<b>\$700</b>

The plan would be responsible for the other costs of these EXAMPLE covered services.

## NON-DISCRIMINATION NOTICE

UnitedHealthcare StudentResources does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to:

Civil Rights Coordinator  
United HealthCare Civil Rights Grievance  
P.O. Box 30608  
Salt Lake City, UTAH 84130  
[UHC\\_Civil\\_Rights@uhc.com](mailto:UHC_Civil_Rights@uhc.com)

You must send the written complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free member phone number listed on your health plan ID card, Monday through Friday, 8 a.m. to 8 p.m. ET.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

**Online** <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**Phone:** Toll-free **1-800-368-1019, 800-537-7697** (TDD)

**Mail:** U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

We also provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for free language services such as speaking with an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card, Monday through Friday, 8 a.m. to 8 p.m. ET.





**Marathi**

भाषेच्या मदतीची सुविधा आपल्याला विनामूल्य उपलब्ध आहे.  
त्यासाठी 1-866-260-2723 या क्रमांकावर संपर्क करा.

**Marshallese**

Kwomaroŋ bōk jerbāl in jipuŋ in kajin ilo ejjelōk wōñāñ. Jouj im kallōk 1-866-260-2723.

**Micronesia-Pohnpeian**

Mie sawas en mahsen ong komwi, soh isepe. Melau eker  
1-866-260-2723.

**Navajo**

Saad bee aka'e'eyeed bee aka'nida'wo'igii t'aa'jiik'eh bee nich'i  
bee na'hoo'ti. T'aa' shoo'di kohji' 1-866-260-2723 hodiilnih.

**Nepali**

भाषा सहायता सेवाहरू निःशुल्क उपलब्ध छन्। कृपया  
1-866-260-2723 मा कल गर्नुहोस्।

**Nilotic-Dinka**

Kāk ē kuny ajueer ē thok atō tīnē yīn abac tē cīn wēu yeke  
thiēē. Yīn cōl 1-866-260-2723.

**Norwegian**

Du kan få gratis språkhjelp. Ring 1-866-260-2723.

**Pennsylvania Dutch**

Schprouch iwesetze Hilf kannscht du frei hawwe. Ruf  
1-866-260-2723.

**Persian-Farsi**

خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره  
1-866-260-2723 تماس بگیرید.

**Polish**

Możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń  
pod numer 1-866-260-2723.

**Portuguese**

Oferecemos serviço gratuito de assistência de idioma. Ligue  
para 1-866-260-2723.

**Punjabi**

ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਸੁਹਾਣੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹਨ। ਕਿਰਪਾ ਕਰਕੇ  
1-866-260-2723 'ਤੇ ਕਾਲ ਕਰੋ।

**Romanian**

Vi se pun la dispozitie, in mod gratuit, servicii de traducere. Va  
rugam sa sunati la 1-866-260-2723.

**Russian**

Языковые услуги предоставляются вам бесплатно. Звоните  
по телефону 1-866-260-2723.

**Samoan- Fa'asamoa**

O loo maua fesoasoani mo gagana mo oe ma e le totogia.  
Faamolemole telefoni le 1-866-260-2723.

**Serbo-Croatian**

Možete besplatno koristiti usluge prevodioca. Molimo nazovite  
1-866-260-2723.

**Somali**

Adeegyada taageerada luqadda oo bilaash ah ayaa la heli karaa.  
Fadlan wac 1-866-260-2723.

**Spanish**

Hay servicios de asistencia de idiomas, sin cargo, a su  
disposición. Llame al 1-866-260-2723.

**Sudanic-Fulfulde**

B' woodi walliinde dow wolde caahu ngam maada. Noodu  
1-866-260-2723.

**Swahili**

Huduma za msaaada wa lugha zinapatikana kwa ajili yako bure.  
Tafadhali piga simu 1-866-260-2723.

**Syriac-Assyrian**

ܗܘܨܩܐܘܬܐܝܟܘܢ ܕܝܠܘܡܘܬܐܝܟܘܢ ܕܝܠܘܡܘܬܐܝܟܘܢ  
ܕܝܠܘܡܘܬܐܝܟܘܢ ܕܝܠܘܡܘܬܐܝܟܘܢ ܕܝܠܘܡܘܬܐܝܟܘܢ  
1-866-260-2723

**Tagalog**

Ang mga serbisyo ng tulong sa wika ay available para sa iyo ng  
walang bayad. Mangyaring tumawag sa 1-866-260-2723.

**Telugu**

భాషా సహాయం అనుభవం కోసం మీకు ఉచితంగా అందుబాటులో ఉన్నాయి.  
దయ చేసి 1-866-260-2723 కి కాల్ చేయండి.

**Thai**

บริการความช่วยเหลือด้านภาษาไทยโดยที่คุณไม่ต้องเสียค่าใช้จ่าย  
แต่อย่างใด โทรต่อฟังหมายเลข  
1-866-260-2723

**Tongan-Fakatonga**

'Oku 'i ai pē 'a e sōvesi ki he lea' ke tokoni ki ate koe pea 'oku  
'ata' ia ma'au 'o 'ikai ha totongi. Kātaki 'o tā ki he  
1-866-260-2723.

**Trukese (Chuukese)**

En mei tongeni angei anininisin emon chen chialcku, ese kamo.  
Kose mochen kopwe kokkori 1-866-260-2723.

**Turkish**

Dil yardim hizmetleri size ücretsiz olarak sunulmaktadır. Lütfen  
1-866-260-2723 numarayı arayınız.

**Ukrainian**

Послуги перекладу надаються вам безкоштовно. Дзвоніть за  
номером 1-866-260-2723.

**Urdu**

زبان کے حوالے سے معاونتی خدمات آپ کے لیے بلا معاوضہ دستیاب ہیں۔  
برہمہ سربراہتی 1-866-260-2723 پر کال کریں۔

**Vietnamese**

Dịch vụ hỗ trợ ngôn ngữ, miễn phí, dành cho quý vị. Xin vui  
lòng gọi 1-866-260-2723.

**Yiddish**

שפראך הילף סערוויסעס זענען ארויסגעבן פאר אײך פריי פון אפצאל.   
1-866-260-2723

**Yoruba**

Isẹ iranlọwọ èdè tí ó jẹ òfẹ́, wá fún ọ. Pe 1-866-260-2723.