



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/missouristate or call 1-844-255-8361. 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.healthcare.gov/sbc-glossary/ or call 1-844-255-8361 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<u>Preferred Providers</u> \$250 / (Person) <u>Out-of-Network Provider</u> \$500 / (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.
Are there services covered before you meet your deductible?	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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	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.
What is the out-of-pocket limit for this plan?	<u>Preferred Providers</u> \$8,550 / (Person) <u>Preferred Providers</u> \$17,100 / (Family) <u>Out-of-Network Provider</u> \$17,100 / (Person)	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.
What is not included in the out-of-pocket limit?	<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> .
Will you pay less if you use a network provider?	Yes. See www.uhcsr.com/missouristate or call 1-844-255-8361 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.
Do you need a referral to see a specialist?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</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)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	30% <u>Coins</u> \$10 <u>Copay</u> per visit <u>ded</u> does not apply	50% <u>Coins</u> \$10 <u>Copay</u> per visit <u>ded</u> does not apply	May not apply when related to surgery or Physiotherapy. Student Health Center Benefits: 1) The <u>Ded</u> and <u>Copay</u> will be waived and benefits will be paid at 100% for Covered Medical Expenses when treatment is rendered at the <i>Bill and Lucille Magers Family Health and Wellness Center</i> for Physician's Visits. 2) The <u>Ded</u> will be waived and benefits will be paid at 100% for Covered Medical Expenses when treatment is rendered at the <i>Bill and Lucille Magers Family Health and Wellness Center</i> for T-spot tuberculosis testing and all other services listed in the Schedule of Benefits.
	<u>Specialist</u> visit	30% <u>Coins</u> \$10 <u>Copay</u> per visit <u>ded</u> does not apply	50% <u>Coins</u> \$10 <u>Copay</u> per visit <u>ded</u> does not apply	
	<u>Preventive care/screening/immunization</u>	No Charge	50% <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.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>Coins</u>	50% <u>Coins</u>	_____none_____
	Imaging (CT/PET scans, MRIs)	30% <u>Coins</u>	50% <u>Coins</u>	_____none_____
If you need drugs to treat your illness or	Tier 1 - Your Lowest-Cost Option	50% <u>Coins</u> per prescription Tier 1 <u>ded</u> does not apply	50% of billed charge generic drug 50% of billed charge	<u>Preferred Providers</u> : up to a 31-day supply per prescription <u>Out-of-Network Provider</u> : up to a 31-day

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)	
condition More information about <u>prescription drug coverage</u> is available at www.uhcsr.com/pdl			brand-name drug <u>ded</u> does not apply	supply per prescription You may need to obtain certain <u>specialty drugs</u> from a pharmacy designated by us. You may pay more if <u>prior authorization</u> is not obtained. Preferred: 50% <u>Coins</u> per prescription for non-preferred brand drugs Mail order <u>Prescription Drugs</u> through UHCP Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy at 2.5 times the retail Copay up to a 90-day supply. <i>Bill and Lucille Magers Family Health and Wellness Pharmacy: \$15 <u>Copay</u> for generic (\$0 <u>Copay</u> for generic Contraception); \$30 <u>Copay</u> for brand name when generic is not available; \$50 <u>Copay</u> for brand-name when a generic is available up to a 31-day supply per prescription.</i>
	Tier 2 - Your Midrange-Cost Option	50% <u>Coins</u> per prescription Tier 2 <u>ded</u> does not apply	50% of billed charge generic drug 50% of billed charge brand-name drug <u>ded</u> does not apply	
	Tier 3 - Your Highest-Cost Option	50% <u>Coins</u> per prescription Tier 3 <u>ded</u> does not apply	50% of billed charge generic drug 50% of billed charge brand-name drug <u>ded</u> does not apply	
	Tier 4 - Additional High-Cost Option	Not Covered	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <u>Coins</u>	50% <u>Coins</u>	_____none_____
	Physician/surgeon fees	30% <u>Coins</u>	50% <u>Coins</u>	_____none_____
If you need immediate medical attention	<u>Emergency room care</u>	30% <u>Coins</u> \$100 <u>Copay</u> per visit <u>ded</u> does not apply	30% <u>Coins</u> \$100 <u>Copay</u> per visit <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>	30% <u>Coins</u>	30% <u>Coins</u>	_____none_____
	<u>Urgent care</u>	30% <u>Coins</u>	50% <u>Coins</u>	May be limited to facility fees.
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <u>Coins</u>	50% <u>Coins</u>	_____none_____
	Physician/surgeon fees	30% <u>Coins</u>	50% <u>Coins</u>	_____none_____
If you need mental health, behavioral	Outpatient services	Office Visits: 30% <u>Coins</u>	Office Visits: 50% <u>Coins</u> \$10 <u>Copay</u> per visit	_____none_____

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)	
health, or substance abuse services		\$10 <u>Copay</u> per visit <u>ded</u> does not apply Other: 30% <u>Coins</u>	<u>ded</u> does not apply Other: 50% <u>Coins</u>	
	Inpatient services	30% <u>Coins</u>	50% <u>Coins</u>	—————none—————
If you are pregnant	Office visits	30% <u>Coins</u> \$10 <u>Copay</u> per visit <u>ded</u> does not apply	50% <u>Coins</u> \$10 <u>Copay</u> per visit <u>ded</u> does not apply	<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	30% <u>Coins</u>	50% <u>Coins</u>	
	Childbirth/delivery facility services	30% <u>Coins</u>	50% <u>Coins</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	30% <u>Coins</u>	50% <u>Coins</u>	—————none—————
	<u>Rehabilitation services</u>	Inpatient Rehabilitation Facility: 30% <u>Coins</u> Physiotherapy: 30% <u>Coins</u> \$10 <u>Copay</u> per visit <u>ded</u> does not apply	Inpatient Rehabilitation Facility: 50% <u>Coins</u> Physiotherapy: 50% <u>Coins</u> \$10 <u>Copay</u> per visit <u>ded</u> does not apply	—————none—————
	<u>Habilitation services</u>	30% <u>Coins</u> \$10 <u>Copay</u> per visit <u>ded</u> does not apply	50% <u>Coins</u> \$10 <u>Copay</u> per visit <u>ded</u> does not apply	—————none—————
	<u>Skilled nursing care</u>	30% <u>Coins</u>	50% <u>Coins</u>	—————none—————
	<u>Durable medical equipment</u>	30% <u>Coins</u>	30% <u>Coins</u>	—————none—————
	<u>Hospice services</u>	30% <u>Coins</u>	50% <u>Coins</u>	—————none—————

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)	
If your child needs dental or eye care	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.*

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
• Acupuncture	• Bariatric surgery	• Cosmetic surgery
• Hearing aids	• Infertility treatment	• Long-term care
• Routine eye care (Adult)	• Routine foot care	• Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
• Chiropractic care	• Dental care (Adult) only for Injury to sound, natural teeth and removal of impacted wisdom teeth	• Non-emergency care when traveling outside the U.S.
• 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: UnitedHealthcare Student Resources at 1-800-767-0700 and Missouri Department of Insurance at 1-800-726-7390 or visit <http://insurance.mo.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 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 on how 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: Missouri Department of Insurance at 1-800-726-7390 or visit <http://insurance.mo.gov/>.

Does this plan provide Minimum Essential Coverage? Yes.

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet Minimum Value Standards? Not Applicable.

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): Dinekehgo 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)

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ <u>Specialist copayment</u>	\$10
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$250
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$3,700
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$4,020

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ <u>Specialist copayment</u>	\$10
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$250
<u>Copayments</u>	\$100
<u>Coinsurance</u>	\$400
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$770

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ <u>Specialist copayment</u>	\$10
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$250
<u>Copayments</u>	\$300
<u>Coinsurance</u>	\$700
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,250

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

NON-DISCRIMINATION NOTICE

UnitedHealthcare Student Resources 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

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.

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