2014–2015

Student Injury and Sickness Insurance Plan

Designed Especially for the Students of

UNIVERSITY OF KENTUCKY ®
**Table of Contents**

Privacy Policy .......................................................................................................................... 2
Eligibility .................................................................................................................................. 2
Effective and Termination Dates .............................................................................................. 3
Extension of Benefits after Termination .................................................................................. 3
Pre-Admission Notification ...................................................................................................... 3
University Health Services ....................................................................................................... 4
Preferred Provider Information ................................................................................................. 5
Schedule of Medical Expense Benefits .................................................................................... 6
UnitedHealthcare Pharmacy Benefits ....................................................................................... 11
Medical Expense Benefits – Injury and Sickness ..................................................................... 14
Maternity Testing ...................................................................................................................... 21
Mandated Benefits .................................................................................................................... 22
Coordination of Benefits Provision ........................................................................................... 23
Continuation Privilege ............................................................................................................... 23
Benefits for Elective Abortion .................................................................................................... 23
Definitions .................................................................................................................................. 24
Exclusions and Limitations ........................................................................................................ 28
Collegiate Assistance Program ................................................................................................. 30
Online Access to Account Information ..................................................................................... 31
ID Cards ....................................................................................................................................... 31
UHCSR Mobile App ................................................................................................................... 31
UnitedHealth Allies ..................................................................................................................... 31
Claim Procedures for Injury and Sickness Benefits ................................................................... 31
Academic Emergency Services ................................................................................................. 32
Pediatric Dental Services Benefits ............................................................................................. 33
Pediatric Vision Care Services Benefits .................................................................................... 40
Notice of Appeal Rights ............................................................................................................. 44
Welcome to the University of Kentucky school sponsored student health insurance plan.
By familiarizing yourself with this plan brochure you have taken an important step in becoming an informed consumer of your health care.

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

This Injury and Sickness insurance plan is a Preferred Provider Organization (PPO). A PPO are the Physicians, Hospitals and other health care providers who have contracted to provide specific medical care at negotiated prices. In other words, the health care providers you choose will affect your Out-of-Pocket expenses. University Health Service providers waive your annual Deductible and most covered services are paid at 90%. Many services performed by other UK Preferred Providers are covered at 80% after satisfying a $100 Deductible. See pages 4-6 for more information on your network.

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 Copay/Coinsurance (patient percentage of Covered Medical Expenses), medical costs for services excluded by the plan, and amounts above any benefit maximums or limits that may apply.

It is your responsibility to familiarize yourself with this plan. Exclusions and Limitations are applied to the coverage as a means of cost containment. The best way to make this coverage work for you is 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.

We are here to help.

Representatives from Academic HealthPlans, UnitedHealthcare StudentResources and UK are available to answer your questions. You may contact us by phone at (855) 856-2385. If you prefer to discuss your situation in person, you may email a UK staff member for an appointment at studentinsurance@email.uky.edu.
Privacy Policy

We know that your privacy is important to you and we strive to protect the confidentiality of your nonpublic personal information. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law. We believe we maintain appropriate physical, electronic and procedural safeguards to ensure the security of your nonpublic personal information. You may obtain a copy of our privacy practices by calling us toll-free at 1-800-767-0700 or visiting us at www.uhcsr.com/uky.

Eligibility

Undergraduate, non-funded graduate students, OPT students and visiting scholars - Undergraduate, non-funded graduate students, OPT students and visiting scholars may purchase coverage provided by the Plan. An undergraduate student must be enrolled in at least six (6) credit hours at the University of Kentucky or Bluegrass Community and Technical College (BCTC) campuses located at Cooper, Regency and Winchester Campus locations. A graduate student must be enrolled with the university. For more information, please visit www.ukhealthcare.uky.edu/uhs.

International students - All international students are required by the university to have insurance which meets the university’s minimum criteria. An international student, who is on an F-1, J-1 or J-2 Visa is automatically enrolled in the coverage provided by the plan when he or she registers for classes. For more information, please visit www.uky.edu/international.

English as a Second Language (ESL) students - An ESL student is enrolled in the coverage provided by the Plan when he or she registers for classes, unless proof of comparable coverage is furnished. For more information, please visit www.uky.edu/international.

Funded graduate students - A qualifying funded graduate student is automatically enrolled in the coverage provided by the Plan. A student must be enrolled in the Graduate School, degree-seeking, and receiving support from the university in the form of a full-time assistantship (TA, RA, GA) qualifying fellowship, or a combination of these positions. Full-time standing means an assignment of 20 hours per week or a fellowship stipend of $9,000 or more. The Graduate School determines eligibility each semester. Changes with a student’s assignment, fellowship or status may affect his or her eligibility. For more information, please visit www.gradschool.uky.edu.

Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the Eligibility requirements that the student actively attend classes. The Company maintains its right to investigate Eligibility or student status and attendance records to verify that the policy Eligibility requirements have been met. If the Company discovers the Eligibility requirements have not been met, its only obligation is to refund premium.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student’s legal spouse and dependent children under 26 years of age.

Dependent Eligibility expires concurrently with that of the Insured student.

The Insured student’s newborn infant or adopted child will be automatically covered for the first 31 days following birth or placement for adoption. Premium is due within 31 days after the date of birth or placement for adoption in order to have coverage continued beyond the first 31 days. To extend coverage past the 31 days, the insured student must: 1) enroll the child within 31 days of birth or placement for adoption; and 2) pay the required additional premium. If the Insured does not use this right, all coverage for the newborn infant or adopted child will terminate at the end of 31 days.
Effective and Termination Dates

The Master Policy on file at the school becomes effective at 12:01 a.m., August 20, 2014. The individual student’s coverage becomes effective on the first day of the period for which premium is paid or the date the enrollment form and full premium are received by the Company (or its authorized representative), whichever is later. The Master Policy terminates at 11:59 p.m., August 19, 2015. Coverage terminates on that date or at the end of the period through which premium is paid, whichever is earlier. Dependent coverage will not be effective prior to that of the Insured student or extend beyond that of the Insured student.

If paying premiums by semester, coverage expires as follows:

<table>
<thead>
<tr>
<th>Semester</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall</td>
<td>12/31/2014</td>
</tr>
<tr>
<td>Spring/Summer</td>
<td>08/19/2015</td>
</tr>
</tbody>
</table>

You must meet the Eligibility requirements 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. It is the student’s responsibility to make timely renewal payments to avoid a lapse in coverage.

Refunds of premiums are allowed only upon entry into the armed forces.

The Policy is a Non-Renewable One Year Term Policy.

Extension of Benefits after Termination

The coverage provided under the Policy ceases on the Termination Date. However, if an Insured is Hospital Confined on the Termination Date from a covered Injury or Sickness for which benefits were paid before the Termination Date, Covered Medical Expenses for such Injury or Sickness will continue to be paid as long as the condition continues but not to exceed 12 months after the Termination Date.

The total payments made in respect of the Insured 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.

Pre-Admission Notification

UnitedHealthcare should be notified of all Hospital Confinements prior to admission.

1. **PRE-NOTIFICATION OF MEDICAL NON-EMERGENCY HOSPITALIZATIONS:** The patient, Physician or Hospital should telephone 1-877-295-0720 at least five working days prior to the planned admission.

2. **NOTIFICATION OF MEDICAL EMERGENCY ADMISSIONS:** The patient, patient’s representative, Physician or Hospital should telephone 1-877-295-0720 within two working days of the admission to provide notification of any admission due to Medical Emergency.

UnitedHealthcare is open for Pre-Admission Notification calls from 8:00 a.m. to 6:00 p.m. C.S.T., Monday through Friday. Calls may be left on the Customer Service Department’s voice mail after hours by calling 1-877-295-0720.

**IMPORTANT:** Failure to follow the notification procedures will not affect benefits otherwise payable under the policy; however, pre-notification is not a guarantee that benefits will be paid.
University Health Services

Health Fee and University Health Service
If you are a full-time University of Kentucky student, you have access to University Health Services (UHS) through your tuition and mandatory fees. If you are a part-time student, you may request the health fee by contacting the student billing department. BCTC students may purchase the health fee through the UK e-store.

UHS is a student clinic located on south campus which offers a wide range of covered services including: unlimited visits with medical staff for Injury or Sickness, well-patient physical exams, urgent care, women’s care (gynecology), behavioral health, allergy injections, immunizations and vaccine administration, and health education and promotion. See ukhealthcare.uky.edu/uhs for details. Services covered under the health fee are available at no charge!

Utilizing the University Health Service without the Health Fee
Part-time students who choose not to pay the health fee and adults not eligible to purchase the health fee (ESL participants, visiting scholars and dependent spouses who are not UK students), who are enrolled in this student health insurance plan, may still choose to use UHS as their medical provider for services covered by the health insurance. It is important to remember that the insurance does not necessarily duplicate all of the services covered under the health fee. Always refer to this plan brochure to verify coverage for the medical services you wish to receive.

Since I can choose any UK doctor on this insurance, why would I choose UHS as my medical provider?
Covered services are paid at 90% of the benefit maximum and the Deductible is waived:
- Physician Office Visits
- Mental Illness and Substance Use Disorder Treatment Visits
- Care for an Injury requiring minor surgical procedure (Example: suturing of laceration; casting of a simple fracture)
- Outpatient surgery (Example: incision and drainage of an abscess; biopsy; removal of warts, malignant moles and lesions.)
- Colposcopy
- Cost of some laboratory tests
- Cost of some prescriptions
- Cost of the following immunization vaccines when administered within medical guidelines and schedule: Measles, Mumps, Rubella, Tetanus, Diphtheria, Pertussis, Polio, Varicella, Influenza, HPV, Hep A, Hepatitis B series, Meningococcal Meningitis, Herpes Zoster and Pneumococcal
- Women's Preventive Services
- Treatment and supplies for programs involving cessation of tobacco use
- Fast appointments - UHS can frequently offer same-day appointments
- Some services are only covered at UHS Clinic location : 830 South Limestone

Medical appointments: 859-323-APPT (2778)
Behavioral Health appointments: 859-323-5511
General Information: 859-323-5823

See www.ukhealthcare.uky.edu/uhs for more information.
Preferred Provider Information

“Preferred Providers” are the Physicians, Hospitals and other health care providers who have contracted to provide specific medical care at negotiated prices. Preferred Providers in the local school area are:

The Preferred Provider for this plan is University of Kentucky and the In-Network Provider for this plan is UnitedHealthcare Options PPO.

The availability of specific providers is subject to change without notice. Insureds should always confirm that a Preferred Provider is participating at the time services are required by calling the Company at 1-888-344-6118 and/or by asking the provider when making an appointment for services.

“Preferred Allowance” means the amount a Preferred Provider and In-Network Provider will accept as payment in full for Covered Medical Expenses.

“Out-of-Network” providers have not agreed to any prearranged fee schedules. Insureds may incur significant out-of-pocket expenses with these providers. Charges in excess of the insurance payment are the Insured’s responsibility.

Regardless of the provider, each Insured is responsible for the payment of their Deductible. The Deductible must be satisfied before benefits are paid. The Company will pay according to the benefit limits in the Schedule of Benefits.

Inpatient Expenses
PREFERRED PROVIDERS - Eligible Inpatient expenses at a Preferred Provider will be paid at the Coinsurance percentages specified in the Schedule of Benefits, up to any limits specified in the Schedule of Benefits. Preferred Hospitals include UnitedHealthcare Options PPO United Behavioral Health (UBH) facilities. Call 1-888-344-6118 for information about Preferred Hospitals.

OUT-OF-NETWORK PROVIDERS - If Inpatient care is not provided at a Preferred Provider, eligible Inpatient expenses will be paid according to the benefit limits in the Schedule of Benefits.

Outpatient Hospital Expenses
Preferred Providers may discount bills for outpatient Hospital expenses. Benefits are paid according to the Schedule of Benefits. Insureds are responsible for any amounts that exceed the benefits shown in the Schedule, up to the Preferred Allowance.

Professional & Other Expenses
Benefits for Covered Medical Expenses provided by the University of Kentucky and UnitedHealthcare Options PPO will be paid at the Coinsurance percentages specified in the Schedule of Benefits or up to any limits specified in the Schedule of Benefits. All other providers will be paid according to the benefit limits in the Schedule of Benefits.
# Schedule of Medical Expense Benefits

## Metallic Level - Gold

### Injury and Sickness Benefits

No Overall Maximum Dollar Limit (Per Insured Person, Per Policy Year)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible Preferred Providers</td>
<td>$100 (Per Insured Person, Per Policy Year)</td>
</tr>
<tr>
<td>Deductible In-Network Providers</td>
<td>$500 (Per Insured Person, Per Policy Year)</td>
</tr>
<tr>
<td>Deductible Out-of-Network</td>
<td>$1,000 (Per Insured Person, Per Policy Year)</td>
</tr>
<tr>
<td>Coinsurance Preferred Providers</td>
<td>80% except as noted below</td>
</tr>
<tr>
<td>Coinsurance In-Network Providers</td>
<td>65% except as noted below</td>
</tr>
<tr>
<td>Coinsurance Out-of-Network</td>
<td>50% except as noted below</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$6,350 (Per Insured Person, Per Policy Year)</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$12,700 (For all Insureds in a Family, Per Policy Year)</td>
</tr>
</tbody>
</table>

The Preferred Provider for this plan is University of Kentucky and the In-Network Provider for this plan is UnitedHealthcare Options PPO.

If care is received from a University of Kentucky Preferred Provider, benefits will be paid at the Preferred Provider level of benefits. If care is received within the Network any Covered Medical Expenses will be paid at the In-Network level of benefits. If the Covered Medical Expense is incurred for Emergency Services when due to a Medical Emergency, benefits will be paid at the In-Network Provider level of benefits. In all other situations, reduced or lower benefits will be provided when an Out-of-Network provider is used.

The Policy provides benefits for the Covered Medical Expenses incurred by an Insured Person for loss due to a covered Injury or Sickness.

**Out-of-Pocket Maximum:** After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any benefit maximums or limits that may apply. All Copays, the policy Deductible, and the per service Deductibles, will be applied to the Out-of-Pocket Maximum. Services that are not Covered Medical Expenses and the amount benefits are reduced for failing to comply with policy provisions or requirements do not count toward meeting the Out-of-Pocket Maximum.

Copays and Per Service Deductibles: All Copays and per service Deductibles specified in the Schedule of Benefits are in addition to the Policy Deductible.

**University Health Service (UHS):** The Deductible will be waived and benefits will be paid at 90% of Covered Medical Expenses incurred when treatment is rendered at University Health Service for the following services that are available at the UHS. Services that fall under Preventive Care Services will be paid at 100%.

- Physician Visits
- Mental Illness and Substance Use Disorder Treatment visits
- Care for an Injury requiring minor surgical procedure (Example: suturing of laceration; casting of a simple fracture)
- Outpatient surgery (Example: incision and drainage of an abscess; biopsy)
- Colposcopy
- Cost of some laboratory tests
- Cost of some Prescriptions Drugs
- Cost of the following immunization vaccines when administered within medical guidelines and schedule: Measles, Mumps, Rubella, Tetanus, Diphtheria, Pertussis, Polio, Varicella, Influenza, HPV, Hep A, Hepatitis B series, Meningococcal Meningitis, Herpes Zoster and Pneumococcal.
- Women's Preventive Services
- Treatment and supplies for programs involving cessation of tobacco use
Benefits are calculated on a Policy Year basis unless otherwise specifically stated. When benefit limits apply, benefits will be paid up to the maximum benefit for each service as scheduled below. All benefit maximums are combined Preferred Provider and Out-of-Network unless otherwise specifically stated. Please refer to the Medical Expense Benefits – Injury and Sickness section for a description of the Covered Medical Expenses for which benefits are available. Covered Medical Expenses include:

<table>
<thead>
<tr>
<th>Inpatient</th>
<th>University of Kentucky Preferred Provider ($100 Deductible)</th>
<th>In-Network Providers UnitedHealthcare Options PPO ($500 Deductible)</th>
<th>Out-of-Network Providers ($1,000 Deductible)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room and Board Expense</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Intensive Care</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Hospital Miscellaneous Expenses</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Routine Newborn Care</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Surgery (If two or more procedures are performed through the same incision or in immediate succession at the same operative session, the maximum amount paid will not exceed 50% of the second procedure and 50% of all subsequent procedures.)</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Assistant Surgeon Fees</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Anesthetist Services</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Registered Nurse’s Services</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Physician’s Visits</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Pre-admission Testing (Payable within 7 working days prior to admission.)</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
</tbody>
</table>

Also refer to the Medical Expense Benefits - Injury and Sickness section on pages 14-20.

<table>
<thead>
<tr>
<th>Outpatient</th>
<th>University of Kentucky Preferred Provider ($100 Deductible)</th>
<th>In-Network Providers UnitedHealthcare Options PPO ($500 Deductible)</th>
<th>Out-of-Network Providers ($1,000 Deductible)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surgery (If two or more procedures are performed through the same incision or in immediate succession at the same operative session, the maximum amount paid will not exceed 50% of the second procedure and 50% of all subsequent procedures.)</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Day Surgery Miscellaneous (Usual and Customary Charges for Day Surgery Miscellaneous are based on the Outpatient Surgical Facility Charge Index.)</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Service Type</td>
<td>University of Kentucky Preferred Provider ($100 Deductible)</td>
<td>In-Network Providers UnitedHealthcare Options PPO ($500 Deductible)</td>
<td>Out-of-Network Providers ($1,000 Deductible)</td>
</tr>
<tr>
<td>------------------------------------</td>
<td>-------------------------------------------------------------</td>
<td>-----------------------------------------------------------------</td>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td>Assistant Surgeon Fees</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Anesthesiologist Services</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
</tbody>
</table>

**Outpatient Benefits for Non-Surgical Services**

Outpatient Benefits for Non-Surgical Services are payable for the following services.

Note: Covered Medical Expenses received at UHS are payable at 90%.

See Page 4 for UHS benefit details.

<table>
<thead>
<tr>
<th>Service Type</th>
<th>University of Kentucky Preferred Provider ($100 Deductible)</th>
<th>In-Network Providers UnitedHealthcare Options PPO ($500 Deductible)</th>
<th>Out-of-Network Providers ($1,000 Deductible)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician's Visits</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Physiotherapy</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>(The Copay / per visit Deductible will be waived when treatment follows surgery or Hospital Confinement.) (Review of Medical Necessity will be performed after 12 visits per Injury or Sickness.)</td>
<td>$15 Copay per visit</td>
<td>$15 Copay per visit</td>
<td>$15 Deductible per visit</td>
</tr>
<tr>
<td>Medical Emergency Expenses</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>(The Copay/per visit Deductible 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.) (The Policy Deductible applies when admitted.) (See page 26 for definition of Medical Emergency.)</td>
<td>$75 Copay per visit</td>
<td>$150 Copay per visit</td>
<td>$250 Deductible per visit</td>
</tr>
<tr>
<td>Diagnostic X-Ray Services</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Radiation Therapy</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>(If radiation does not follow surgery it will be subject to a $15 Copay per visit)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laboratory Procedures</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Tests &amp; Procedures</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Injections</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Chemotherapy</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>(If chemotherapy does not follow surgery it will be subject to a $15 Copay per visit)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Also refer to the Medical Expense Benefits - Injury and Sickness section on pages 14-20.
<table>
<thead>
<tr>
<th>Other</th>
<th>University of Kentucky Preferred Provider ($100 Deductible)</th>
<th>In-Network Providers UnitedHealthcare Options PPO ($500 Deductible)</th>
<th>Out-of-Network Providers ($1,000 Deductible)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulance Services</td>
<td>N/A</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Consultant Physician Fees</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Dental Treatment (Benefits paid on Injury to Sound, Natural Teeth only.)</td>
<td>80% of Usual and Customary Charges</td>
<td>65% of Usual and Customary Charges</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Mental Illness/Behavioral Health Treatment (Institutions specializing in or primarily treating Mental Illness and Substance Use Disorders are not covered,)</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Substance Use Disorder Treatment (Institutions specializing in or primarily treating Mental Illness and Substance Use Disorders are not covered,)</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Maternity (Office visits for prenatal care are covered at 100% after the initial visit when services are rendered at a Preferred Provider or In-Network Provider.) (Please refer the Maternity section on page 21 for more information.)</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Complications of Pregnancy</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Preventive Care Services (No Deductible, Copays or Coinsurance will be applied when the services are received from a Preferred Provider,)</td>
<td>100% of Preferred Allowance</td>
<td>100% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Reconstructive Breast Surgery Following Mastectomy</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Diabetes Services</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Home Health Care (100 days maximum (Per Policy Year)) (See Benefits for Home Health Care)</td>
<td>N/A</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Hospice Care</td>
<td>N/A</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Inpatient Rehabilitation Facility</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Skilled Nursing Facility</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Urgent Care Center</td>
<td>N/A</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Hospital Outpatient Facility or Clinic</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Approved Clinical Trials</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Other</td>
<td>University of Kentucky Preferred Provider ($100 Deductible)</td>
<td>In-Network Providers UnitedHealthcare Options PPO ($500 Deductible)</td>
<td>Out-of-Network Providers ($1,000 Deductible)</td>
</tr>
<tr>
<td>-----------------------------------------</td>
<td>-------------------------------------------------------------</td>
<td>---------------------------------------------------------------------</td>
<td>---------------------------------------------</td>
</tr>
<tr>
<td>Transplantation Services</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Hearing Aids</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>(Benefits are limited to Insureds under 18 years of age.)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Foods</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Medical Supplies</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Ostomy Supplies</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Wigs</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Mammography (Benefits are payable as specified in the mandated Benefits for Mammography. Mammogram frequency is increased to an annual mammogram for women ages 40 and older.)</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
<td>Paid as any other Sickness</td>
</tr>
<tr>
<td>Vision Exam ($150 maximum Per Policy Year, one routine eye exam per year, age 2 and older.)</td>
<td>80% of Preferred Allowance</td>
<td>65% of Preferred Allowance</td>
<td>50% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Educational Exposure to Blood Borne Pathogen Benefit (This benefit covers 100% of medication from day one (1) through day twenty-eight (28). This benefit is not part of the prescription drug benefit, but is part of the medical plan. Please note: You are required to pay in full at the time of service for all prescriptions related to exposure and submit claims for reimbursement.)</td>
<td>100% of Preferred Allowance</td>
<td>100% of Preferred Allowance</td>
<td>100% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>Kentucky Clinic Pharmacy and University Health Service Pharmacy $10 Copay per prescription for Tier 1 $30 Copay per prescription for Tier 2 up to a 31 day supply per prescription</td>
<td>UnitedHealthcare Pharmacy (UHCP) $30 Copay per prescription for Tier 1 $50 Copay per prescription for Tier 2 $75 Copay per prescription for Tier 3 up to a 31 day supply per prescription (Mail order Prescription Drugs through UHCP at 2 times the retail Copay up to a 90 day supply.)</td>
<td>70% of Usual and Customary Charges $30 Deductible per prescription for generic drugs $50 Deductible per prescription for brand name up to a 31 day supply per prescription</td>
</tr>
</tbody>
</table>

Also refer to the Medical Expense Benefits - Injury and Sickness section on pages 14-20.
UnitedHealthcare Pharmacy Benefits

Benefits are available for outpatient Prescription Drugs on our Prescription Drug List (PDL) when dispensed by a UnitedHealthcare Pharmacy. Benefits are subject to supply limits and Copayments that vary depending on which tier of the PDL the outpatient drug is listed. There are certain Prescription Drugs that require your Physician to notify us to verify their use is covered within your benefit.

You are responsible for paying the applicable Copayments. Your Copayment is determined by the tier to which the Prescription Drug Product is assigned on the PDL. Tier status may change periodically and without prior notice to you. Please access www.uhcsr.com/uky or call 1-855-828-7716 for the most up-to-date tier status.

Kentucky Clinic Pharmacy and University Health Service Pharmacy:

$10 Copay per prescription order or refill for a Tier 1 Prescription Drug up to a 31 day supply
$30 Copay per prescription order or refill for a Tier 2 Prescription Drug up to a 31 day supply

Other UnitedHealthcare Pharmacies:

$30 Copay per prescription order or refill for a Tier 1 Prescription Drug up to a 31 day supply.
$50 Copay per prescription order or refill for a Tier 2 Prescription Drug up to a 31 day supply.
$75 Copay per prescription order or refill for a Tier 3 Prescription Drug up to a 31 day supply.

Mail order Prescription Drugs are available at 2 times the retail Copay up to a 90 day supply.

Specialty Prescription Drugs – if you require Specialty Prescription Drugs, we may direct you to a Designated Pharmacy with whom we have an arrangement to provide those Specialty Prescription Drugs. If you choose not to obtain your Specialty Prescription Drug from a Designated Pharmacy, you will be responsible for the entire cost of the Prescription Drug.

Designated Pharmacies – if you require certain Prescription Drugs including, but not limited to, Specialty Prescription Drugs, we may direct you to a Designated Pharmacy with whom we have an arrangement to provide those Prescription Drugs. If you choose not to obtain these Prescription Drugs from a Designated Pharmacy, you will be responsible for the entire cost of the Prescription Drug.

Please present your ID card to the network pharmacy when the prescription is filled.

If you do not present the card, you will need to pay for the prescription and then submit a reimbursement form for prescriptions filled at a network pharmacy along with the paid receipt in order to be reimbursed. To obtain reimbursement forms, or for information about mail-order prescriptions or network pharmacies, please visit www.uhcsr.com/uky and log in to your online account or call 1-855-828-7716.

When prescriptions are filled at pharmacies outside the network, the Insured must pay for the prescriptions out-of-pocket and submit the receipts for reimbursement to UnitedHealthcare StudentResources, P.O. Box 809025, Dallas, TX 75380-9025. See the Schedule of Benefits for the benefits payable at out-of-network pharmacies.

Additional Exclusions:
In addition to the policy Exclusions and Limitations, the following Exclusions apply to Network Pharmacy Benefits:

1. Coverage for Prescription Drug Products for the amount dispensed (days’ supply or quantity limit) which exceeds the supply limit.
2. Coverage for Prescription Drug Products for the amount dispensed (days’ supply or quantity limit) which is less than the minimum supply limit.
3. Experimental or Investigational Services or Unproven Services and medications; medications used for experimental indications and/or dosage regimens determined by the Company to be experimental, investigational or unproven. This exclusion does not apply to drugs for the treatment of cancer that have not been approved by the Federal Food and Drug Administration for the treatment of the specific type of cancer for which the drug has been prescribed, provided that such drug is recognized for the treatment of that specific type of cancer in one of the following standard reference compendia or in the medical literature. Standard reference compendia include: (1) The U.S. Pharmacopeia Drug Information Guide for the Health Care Professional (USPDI); (2) The American Hospital Formulary Service Drug Information Medical literature means two articles from major peer-reviewed professional medical journals that have recognized, based on scientific or medical criteria, the drug’s safety and effectiveness for treatment of the indication for which it has been prescribed.

4. Prescription Drug Products, including New Prescription Drug Products or new dosage forms, that the Company determines do not meet the definition of a Covered Medical Expense.

5. Certain New Prescription Drug Products and/or new dosage forms until the date they are reviewed and assigned to a tier by our PDL Management Committee.

6. Compounded drugs that do not contain at least one ingredient that has been approved by the U.S. Food and Drug Administration and requires a Prescription Order or Refill. Compounded drugs that are available as a similar commercially available Prescription Drug Product. Compounded drugs that contain at least one ingredient that requires a Prescription Order or Refill are assigned to Tier-3.

7. Drugs available over-the-counter that do not require a Prescription Order or Refill by federal or state law before being dispensed, unless the Company has designated the over-the-counter medication as eligible for coverage as if it were a Prescription Drug Product and it is obtained with a Prescription Order or Refill from a Physician. Prescription Drug Products that are available in over-the-counter form or comprised of components that are available in over-the-counter form or equivalent. Certain Prescription Drug Products that the Company has determined are Therapeutically Equivalent to an over-the-counter drug. Such determinations may be made up to six times during a calendar year, and the Company may decide at any time to reinstate Benefits for a Prescription Drug Product that was previously excluded under this provision.

8. Any product for which the primary use is a source of nutrition, nutritional supplements, or dietary management of disease, even when used for the treatment of Sickness or Injury.

9. A Prescription Drug Product that contains (an) active ingredient(s) available in and Therapeutically Equivalent to another covered Prescription Drug Product.

10. A Prescription Drug Product that contains (an) active ingredient(s) which is (are) a modified version of and Therapeutically Equivalent to another covered Prescription Drug Product.

**Definitions:**

**Brand-name** means a Prescription Drug: (1) which is manufactured and marketed under a trademark or name by a specific drug manufacturer; or (2) that the Company identifies as a Brand-name product, based on available data resources including, but not limited to, First DataBank, that classify drugs as either brand or generic based on a number of factors. The Insured should know that all products identified as a "brand name" by the manufacturer, pharmacy, or an Insured's Physician may not be classified as Brand-name by the Company.

**Chemically Equivalent** means when Prescription Drug Products contain the same active ingredient.

**Designated Pharmacy** means a pharmacy that has entered into an agreement with the Company or with an organization contracting on the Company's behalf, to provide specific Prescription Drug Products, including, but not limited to, Specialty Prescription Drug Products. The fact that a pharmacy is a Network Pharmacy does not mean that it is a Designated Pharmacy.

**Experimental or Investigational Services** means medical, surgical, diagnostic, psychiatric, substance abuse or other health care services, technologies, supplies, treatments, procedures, drug therapies or devices that, at the time the Company makes a determination regarding coverage in a particular case, are determined to be any of the following:

1) Not approved by the U.S. Food and Drug Administration (FDA) to be lawfully marketed for the proposed use and not identified in the American Hospital Formulary Service or the United States Pharmacopoeia Dispensing Information as appropriate for the proposed use.

2) Subject to review and approval by any institutional review board for the proposed use. (Devices which are FDA approved under the Humanitarian Use Device exemption are not considered to be Experimental or Investigational.

3) The subject of an ongoing clinical trial that meets the definition of a Phase 1, 2 or 3 clinical trial set forth in the FDA regulations, regardless of whether the trial is actually subject to FDA oversight.
Exceptions:

1) Clinical trials for which benefits are specifically provided for in the policy.
2) If the Insured is not a participant in a qualifying clinical trial as specifically provided for in the policy, and has an Injury or Sickness that is likely to cause death within one year of the request for treatment, the Company may, in its discretion, consider an otherwise Experimental or Investigational Service to be a Covered Medical Expense for that Injury or Sickness. Prior to such a consideration, the Company must first establish that there is sufficient evidence to conclude that, albeit unproven, the service has significant potential as an effective treatment for that Sickness or Injury.

Unproven Services means services that are not consistent with conclusions of prevailing medical research which demonstrate that the health service has a beneficial effect on health outcomes and that are not based on trials that meet either of the following designs.

1) Well-conducted randomized controlled trials. (Two or more treatments are compared to each other, and the patient is not allowed to choose which treatment is received.)
2) Well-conducted cohort studies. (Patients who receive study treatment are compared to a group of patients who receive standard therapy. The comparison group must be nearly identical to the study treatment group.)

Decisions about whether to cover new technologies, procedures and treatments will be consistent with conclusions of prevailing medical research, based on well-conducted randomized trials or cohort studies, as described.

If the Insured has a life-threatening Injury or Sickness (one that is likely to cause death within one year of the request for treatment) the Company may, in its discretion, consider an otherwise Unproven Service to be a Covered Medical Expense for that Injury or Sickness. Prior to such a consideration, the Company must first establish that there is sufficient evidence to conclude that, albeit unproven, the service has significant potential as an effective treatment for that Sickness or Injury.

Generic means a Prescription Drug Product: (1) that is Chemically Equivalent to a Brand-name drug; or (2) that the Company identifies as a Generic product based on available data resources including, but not limited to, First DataBank, that classify drugs as either brand or generic based on a number of factors. The Insured should know that all products identified as a "generic" by the manufacturer, pharmacy or Insured's Physician may not be classified as a Generic by the Company.

Network Pharmacy means a pharmacy that has:

- Entered into an agreement with the Company or an organization contracting on our behalf to provide Prescription Drug Products to Insured Persons.
- Agreed to accept specified reimbursement rates for dispensing Prescription Drug Products.
- Been designated by the Company as a Network Pharmacy.

New Prescription Drug Product means a Prescription Drug Product or new dosage form of a previously approved Prescription Drug Product, for the period of time starting on the date the Prescription Drug Product or new dosage form is approved by the U.S. Food and Drug Administration (FDA) and ending on the earlier of the following dates:

- The date it is assigned to a tier by our PDL Management Committee.
- December 31st of the following calendar year.

Prescription Drug or Prescription Drug Product means a medication, product or device that has been approved by the U.S. Food and Drug Administration and that can, under federal or state law, be dispensed only pursuant to a Prescription Order or Refill. A Prescription Drug Product includes a medication that, due to its characteristics, is appropriate for self-administration or administration by a non-skilled caregiver. For the purpose of the benefits under the policy, this definition includes insulin.

Prescription Drug Cost means the rate the Company has agreed to pay the Network Pharmacies, including a dispensing fee and any applicable sales tax, for a Prescription Drug Product dispensed at a Network Pharmacy.

Prescription Drug List means a list that categorizes into tiers medications, products or devices that have been approved by the U.S. Food and Drug Administration. This list is subject to the Company's periodic review and modification (generally quarterly, but no more than six times per calendar year). The Insured may determine to which tier a particular Prescription Drug Product has been assigned through the Internet at www.uhcsr.com/uky or call Customer Service at 1-855-828-7716.
Prescription Drug List Management Committee means the committee that the Company designates for, among other responsibilities, classifying Prescription Drugs into specific tiers.

Specialty Prescription Drug Product means Prescription Drug Products that are generally high cost, self-injectable biotechnology drugs used to treat patients with certain illnesses. Insured Persons may access a complete list of Specialty Prescription Drug Products through the Internet at www.uhcsr.com/uky or call Customer Service at 1-855-828-7716.

Therapeutically Equivalent means when Prescription Drugs can be expected to produce essentially the same therapeutic outcome and toxicity.

Usual and Customary Fee means the usual fee that a pharmacy charges individuals for a Prescription Drug Product without reference to reimbursement to the pharmacy by third parties. The Usual and Customary Fee includes a dispensing fee and any applicable sales tax.

Medical Expense Benefits – Injury and Sickness

This section describes Covered Medical Expenses for which benefits are available in the Schedule of Benefits.

Benefits are payable for Covered Medical Expenses (see "Definitions") less any Deductible incurred by or for an Insured Person for loss due to Injury or Sickness subject to: a) the maximum amount for specific services as set forth in the Schedule of Benefits; and b) any Coinsurance, Copayment or per service Deductible amounts set forth in the Schedule of Benefits or any benefit provision hereto. Read the "Definitions" section and the "Exclusions and Limitations" section carefully.

No benefits will be paid for services designated as "No Benefits" in the Schedule of Benefits or for any matter described in "Exclusions and Limitations." If a benefit is designated, Covered Medical Expenses include:

Inpatient

1. Room and Board Expense.
   Daily semi-private room rate when confined as an Inpatient and general nursing care provided and charged by the Hospital.

2. Intensive Care.
   If provided in the Schedule of Benefits.

3. Hospital Miscellaneous Expenses.
   When confined as an Inpatient or as a precondition for being confined as an Inpatient. In computing the number of days payable under this benefit, the date of admission will be counted, but not the date of discharge.

   Benefits will be paid for services and supplies such as:
   The cost of the operating room.
   Laboratory tests.
   X-ray examinations.
   Anesthesia.
   Drugs (excluding take home drugs) or medicines.
   Therapeutic services.
   Supplies.

4. Routine Newborn Care.
   While Hospital Confined and routine nursery care provided immediately after birth.

   Benefits will be paid for an inpatient stay of at least:
   48 hours following a vaginal delivery.
   96 hours following a cesarean section delivery.

   If the mother agrees, the attending Physician may discharge the newborn earlier than these minimum time frames.

5. Surgery.
   Physician's fees for Inpatient surgery.
6. **Assistant Surgeon Fees.**
   Assistant Surgeon Fees in connection with Inpatient surgery.

7. **Anesthetist Services.**
   Professional services administered in connection with Inpatient surgery.

8. **Registered Nurse’s Services.**
   Registered Nurse’s services which are all of the following:
   - Private duty nursing care only.
   - Received when confined as an Inpatient.
   - Ordered by a licensed Physician.
   - A Medical Necessity.

   General nursing care provided by the Hospital, Skilled Nursing Facility or Inpatient Rehabilitation Facility is not covered under this benefit.

9. **Physician’s Visits.**
   Non-surgical Physician services when confined as an Inpatient.

10. **Pre-admission Testing.**
    Benefits are limited to routine tests such as:
    - Complete blood count.
    - Urinalysis,
    - Chest X-rays.

    If otherwise payable under the policy, major diagnostic procedures such as those listed below will be paid under the “Hospital Miscellaneous” benefit:
    - CT scans.
    - NMR’s.
    - Blood chemistries.

**Outpatient**

11. **Surgery.**
    Physician’s fees for outpatient surgery.

12. **Day Surgery Miscellaneous.**
    Facility charge and the charge for services and supplies in connection with outpatient day surgery, excluding non-scheduled surgery; and surgery performed in a Hospital emergency room; trauma center; Physician’s office; or clinic.
    Coverage shall be provided for health care treatment or services rendered by ambulatory surgical centers approved by the Kentucky health facilities and health services certificate of need and licensure board. The coverage for health care treatment or services rendered by an ambulatory surgical center shall be on the same basis as coverage provided for the same health care treatment or services rendered by a Hospital.

13. **Assistant Surgeon Fees.**
    Assistant Surgeon Fees in connection with outpatient surgery.

14. **Anesthetist Services.**
    Professional services administered in connection with outpatient surgery.

15. **Physician’s Visits.**
    Services provided in a Physician’s office for the diagnosis and treatment of a Sickness or Injury. Benefits do not apply when related to Physiotherapy.

    Physician’s Visits for preventive care are provided as specified under Preventive Care Services.
16. **Physiotherapy.**
Includes but is not limited to the following rehabilitative services (including Habilitative Services):
- Physical therapy.
- Occupational therapy.
- Cardiac rehabilitation therapy.
- Manipulative treatment.
- Speech therapy. Other than as provided for Habilitative Services, speech therapy will be paid only for the treatment of speech, language, voice, communication and auditory processing when the disorder results from injury, trauma, stroke, surgery, cancer, or vocal nodules or autism spectrum disorder.

Any visit limits for physical therapy, occupational therapy, and speech therapy specified in the Schedule of Benefits does not apply to the treatment of autism spectrum disorder.

17. **Medical Emergency Expenses.**
Only in connection with a Medical Emergency as defined. Benefits will be paid for the facility charge for use of the emergency room and supplies.

All other Emergency Services received during the visit will be paid as specified in the Schedule of Benefits.

18. **Diagnostic X-ray Services.**
Diagnostic X-rays are only those procedures identified in Physicians' Current Procedural Terminology (CPT) as codes 70000 - 79999 inclusive. X-ray services for preventive care are provided as specified under Preventive Care Services.

19. **Radiation Therapy.**
See Schedule of Benefits.

20. **Laboratory Procedures.**
Laboratory Procedures are only those procedures identified in Physicians' Current Procedural Terminology (CPT) as codes 80000 - 89999 inclusive. Laboratory procedures for preventive care are provided as specified under Preventive Care Services.

21. **Tests and Procedures.**
Tests and procedures are those diagnostic services and medical procedures performed by a Physician but do not include:
- Physician's Visits.
- Physiotherapy.
- X-Rays.
- Laboratory Procedures.

The following therapies will be paid under the Tests and Procedures (Outpatient) benefit:
- Inhalation therapy.
- Infusion therapy.
- Pulmonary therapy.
- Respiratory therapy.

Tests and Procedures for preventive care are provided as specified under Preventive Care Services.

22. **Injections.**
When administered in the Physician's office and charged on the Physician's statement. Immunizations for preventive care are provided as specified under Preventive Care Services.

23. **Chemotherapy.**
See Schedule of Benefits.

24. **Prescription Drugs.**
See Schedule of Benefits.
Other

25. **Ambulance Services.**
   See Schedule of Benefits.

26. **Durable Medical Equipment.**
    Durable medical equipment must be all of the following:
    
    - Provided or prescribed by a Physician. A written prescription must accompany the claim when submitted.
    - Primarily and customarily used to serve a medical purpose.
    - Can withstand repeated use.
    - Generally is not useful to a person in the absence of Injury or Sickness.
    - Not consumable or disposable except as needed for the effective use of covered durable medical equipment.

    For the purposes of this benefit, the following are considered durable medical equipment:
    
    - Braces that stabilize an injured body part and braces to treat curvature of the spine.
    - External prosthetic devices that replace a limb or body part but does not include any device that is fully implanted into the body.
    - Orthotic devices that straighten or change the shape of a body part.

    If more than one piece of equipment or device can meet the Insured's functional needs, benefits are available only for the equipment or device that meets the minimum specifications for the Insured's needs. Dental braces are not durable medical equipment and are not covered. Benefits for durable medical equipment are limited to the initial purchase or one replacement purchase per Policy Year. No benefits will be paid for rental charges in excess of purchase price.

27. **Consultant Physician Fees.**
    Services provided on an Inpatient or outpatient basis.

28. **Dental Treatment.**
    Dental treatment when services are performed by a Physician and limited to the following:
    
    - Injury to Sound, Natural Teeth.

    Benefits will also be provided the same as any other Sickness for the Hospital or facility charges and anesthesia services performed in a Hospital in connection with dental procedures for the following:
    
    - An Insured Dependent child under the age of 9.
    - An Insured Person with serious mental or physical conditions.
    - An Insured Person with significant behavioral problems.
    - An Insured Person whose medical condition or dental procedure requires a Hospital setting to ensure the Insured's safety. This does not include benefits for the dental procedure.

    Breaking a tooth while eating is not covered. Routine dental care and treatment to the gums are not covered. Pediatric dental benefits are provided in the Pediatric Dental Services provision.

29. **Mental Illness Treatment.**
    Benefits will be paid for services received:
    
    - On an Inpatient basis while confined to a Hospital including partial hospitalization/day treatment received at a Hospital.
    - On an outpatient basis including intensive outpatient treatment.

30. **Substance Use Disorder Treatment.**
    Benefits will be paid for services received:
    
    - On an Inpatient basis while confined to a Hospital including partial hospitalization/day treatment received at a Hospital.
    - On an outpatient basis including intensive outpatient treatment.
31. **Maternity.**
   Same as any other Sickness.

   Benefits will be paid for an inpatient stay of at least:
   48 hours following a vaginal delivery.
   96 hours following a cesarean section delivery.

   If the mother agrees, the attending Physician may discharge the mother earlier than these minimum time frames.

32. **Complications of Pregnancy.**
   Same as any other Sickness.

33. **Preventive Care Services.**
   Medical services that have been demonstrated by clinical evidence to be safe and effective in either the early detection of disease or in the prevention of disease, have been proven to have a beneficial effect on health outcomes and are limited to the following as required under applicable law:
   - 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.
   - Immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.
   - With respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.
   - With respect to women, such additional preventive care and screenings provided for in comprehensive guidelines supported by the Health Resources and Services Administration.

   See www.healthcare.gov for complete details of the services provided for specific risk groups.

34. **Reconstructive Breast Surgery Following Mastectomy.**
   Same as any other Sickness and in connection with a covered mastectomy.

   Benefits include:
   - All stages of reconstruction of the breast on which the mastectomy has been performed.
   - Surgery and reconstruction of the other breast to produce a symmetrical appearance.
   - Prostheses and physical complications of mastectomy, including lymphedemas.

35. **Diabetes Services.**
   Same as any other Sickness in connection with the treatment of diabetes.

   Benefits will be paid for Medically Necessary:
   - Outpatient self-management training, education and medical nutrition therapy service when ordered by a Physician and provided by appropriately licensed or registered healthcare professionals.
   - Prescription Drugs, equipment, and supplies including insulin pumps and supplies, blood glucose monitors, insulin syringes with needles, blood glucose and urine test strips, ketone test strips and tablets and lancets and lancet devices.

36. **Home Health Care.**
   See Benefits for Home Health Care.

37. **Hospice Care.**
   When recommended by a Physician for an Insured Person that is terminally ill with a life expectancy of six months or less.
   All hospice care must be received from a licensed hospice agency.

   Hospice care includes:
   - Physical, psychological, social, and spiritual care for the terminally ill Insured.
   - Short-term grief counseling for immediate family members while the Insured is receiving hospice care.
38. **Inpatient Rehabilitation Facility.**
Services received while confined as a full-time Inpatient in a licensed Inpatient Rehabilitation Facility. Confinement in the Inpatient Rehabilitation Facility must follow within 24 hours of, and be for the same or related cause(s) as, a period of Hospital Confinement or Skilled Nursing Facility confinement.

Benefits include a day rehabilitation therapy program for Insureds who do not require Inpatient care but still require a rehabilitation therapy program four to eight hours a day at a Day Hospital. Day rehabilitation program services may consist of physical therapy, occupational therapy, speech therapy, nursing services, and neuropsychological services. A minimum of two therapy services must be provided for this program to be a Covered Medical Expense.

39. **Skilled Nursing Facility.**
Services received while confined as an Inpatient in a Skilled Nursing Facility for treatment rendered for one of the following:
- In lieu of Hospital Confinement as a full-time inpatient.
- Within 24 hours following a Hospital Confinement and for the same or related cause(s) as such Hospital Confinement.

40. **Urgent Care Center.**
Benefits are limited to:
The facility or clinic fee billed by the Urgent Care Center.

All other services rendered during the visit will be paid as specified in the Schedule of Benefits.

41. **Hospital Outpatient Facility or Clinic.**
Benefits are limited to:
The facility or clinic fee billed by the Hospital.

All other services rendered during the visit will be paid as specified in the Schedule of Benefits.

42. **Approved Clinical Trials.**
Routine Patient Care Costs incurred during participation in an Approved Clinical Trial for the treatment of cancer or other Life-threatening Condition. The Insured Person must be clinically eligible for participation in the Approved Clinical Trial according to the trial protocol and either: 1) the referring Physician is a participating health care provider in the trial and has concluded that the Insured’s participation would be appropriate; or 2) the Insured provides medical and scientific evidence information establishing that the Insured’s participation would be appropriate.

“Routine patient care costs” means Covered Medical Expenses which are typically provided absent a clinical trial and not otherwise excluded under the policy. Routine patient care costs do not include:
The experimental or investigational item, device or service, itself.
Items and services provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient.
A service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.

“Life-threatening condition” means any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted.

“Approved clinical trial” means a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition and is described in any of the following:

Federally funded trials that meet required conditions.
The study or investigation is conducted under an investigational new drug application reviewed by the Food and Drug Administration.
The study or investigation is a drug trial that is exempt from having such an investigational new drug application.
43. **Transplantation Services.**
   Same as any other Sickness for organ or tissue transplants when ordered by a Physician. Benefits are available when the transplant meets the definition of a Covered Medical Expense.

   Donor costs that are directly related to organ removal are Covered Medical Expenses for which benefits are payable through the Insured organ recipient's coverage under this policy. Benefits payable for the donor will be secondary to any other insurance plan, service plan, self-funded group plan, or any government plan that does not require this policy to be primary.

   No benefits are payable for transplants which are considered an Elective Surgery or Elective Treatment (as defined) and transplants involving permanent mechanical or animal organs.

   Travel expenses are not covered. Health services connected with the removal of an organ or tissue from an Insured Person for purposes of a transplant to another person are not covered.

44. **Hearing Aids.**
   Hearing aids for Insureds under 18 years of age when required for the correction of a hearing impairment (a reduction in the ability to perceive sound which may range from slight to complete deafness). Hearing aids are electronic amplifying devices designed to bring sound more effectively into the ear. A hearing aid consists of a microphone, amplifier and receiver.

   Benefits are available for a hearing aid that is purchased as a result of a written recommendation by a Physician. If more than one type of hearing aid can meet the Insured`s functional needs, benefits are available only for the hearing aid that meets the minimum specifications for the Insured's needs. Benefits are limited to one hearing aid per hearing impaired ear every 36 months.

45. **Medical Foods.**
   Benefits are payable for therapeutic food, formulas, supplements, and low-protein modified food products for the treatment of inborn errors of metabolism or genetic conditions. Medical foods must be prescribed by a Physician. The written prescription must accompany the claim when submitted.

46. **Medical Supplies.**
   Medical supplies must meet all of the following criteria:
   - Prescribed by a Physician. A written prescription must accompany the claim when submitted.
   - Used for the treatment of a covered Injury or Sickness.

   Benefits are limited to a 31-day supply per purchase.

47. **Ostomy Supplies.**
   Benefits for ostomy supplies are limited to the following supplies:
   - Pouches, face plates and belts.
   - Irrigation sleeves, bags and ostomy irrigation catheters.
   - Skin barriers.

   Benefits are not available for deodorants, filters, lubricants, tape, appliance cleaners, adhesive, adhesive remover, or other items not listed above.

48. **Wigs.**
   Wigs and other scalp hair prosthesis as a result of hair loss due to cancer treatment.

   Benefits are limited to one wig per Policy Year.
Maternity Testing

This policy does not cover all routine, preventive, or screening examinations or testing. The following maternity tests and screening exams will be considered for payment according to the policy benefits if all other policy provisions have been met.

Initial screening at first visit:
- Pregnancy test: urine human chorionic gonatropin (HCG)
- Asymptomatic bacteriuria: urine culture
- Blood type and Rh antibody
- Rubella
- Pregnancy-associated plasma protein-A (PAPPA) (first trimester only)
- Free beta human chorionic gonadotropin (hCG) (first trimester only)
- Hepatitis B: HBsAg
- Pap smear
- Gonorrhea: Gc culture
- Chlamydia: chlamydia culture
- Syphilis: RPR
- HIV: HIV-ab
- Coombs test
- Cystic fibrosis screening

Each visit: Urine analysis

Once every trimester: Hematocrit and Hemoglobin

Once during first trimester: Ultrasound

Once during second trimester:
- Ultrasound (anatomy scan)
- Triple Alpha-fetoprotein (AFP), Estriol, hCG or Quad screen test Alpha-fetoprotein (AFP), Estriol, hCG, inhibin-a

Once during second trimester if age 35 or over: Amniocentesis or Chorionic villus sampling (CVS), non-invasive fetal aneuploidy DNA testing

Once during second or third trimester: 50g Glucola (blood glucose 1 hour postprandial)

Once during third trimester: Group B Strep Culture

Pre-natal vitamins are not covered, except folic acid supplements with a written prescription. For additional information regarding Maternity Testing, please call the Company at 1-800-767-0700.
Mandated Benefits

BENEFITS FOR MAMMOGRAPHY
Benefits will be paid the same as any other Sickness for low-dose mammography screening according to the following guidelines:

1. One screening mammogram to women age thirty-five through thirty-nine.
2. One mammogram every 2 years for women age forty through forty-nine.
3. One mammogram per year for women age fifty years of age and over.

Benefits shall also provide coverage for mammograms, performed on dedicated equipment that meets the guidelines established by the American College of Radiology, for any covered person, regardless of age, who has been diagnosed with breast disease upon referral by a health care practitioner acting within the scope of his or her licensure.

"Mammography" means an x-ray examination of the breast using equipment dedicated specifically for mammography, including, but not limited to, the x-ray tube, filter, compression device, screens, film and cassettes, with two views of each breast and with an average radiation exposure at the current recommended level as set forth in guidelines of the American College of Radiology.

Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the Policy.

BENEFITS FOR BONE MARROW TRANSPLANTS FOR TREATMENT OF BREAST CANCER
Benefits will be paid the same as any other Sickness for the treatment of breast cancer by high-dose chemotherapy with autologous bone marrow transplantation or stem cell transplantation.

The administration of high-dose chemotherapy with autologous bone marrow transplantation or stem cell transplantation shall only be covered when performed in an institution that complies with the guidelines of the American Society for Blood and Marrow transplantation or the International Society of Hematotherapy and Graft Engineering, whichever has the higher standard.

Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the Policy.

BENEFITS FOR TEMPOROMANDIBULAR JOINT DISORDER AND CRANIOMANDIBULAR DISORDER
Benefits will be paid the same as for treatment to any other joint in the body, for surgical and non-surgical treatment of temporomandibular joint disorder and craniomandibular jaw disorder. Treatment may be administered or prescribed by a Physician or dentist.

Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the Policy.
BENEFITS FOR HOME HEALTH CARE

Benefits will be paid for the Covered Medical Expenses incurred as specified in the Schedule of Benefits for home health care visits. Each visit by an authorized representative of a home health agency shall be considered as one (1) home health care visit except that at least four (4) hours of home health aide service shall be considered as one (1) home health visit.

Home health care shall not be reimbursed unless an attending Physician certifies that hospitalization or confinement in a Skilled Nursing Facility as defined by the Kentucky health facilities and health services certificate of need and licensure board would otherwise be required if home health care was not provided.

Benefits shall also include an additional 250 maximum visits for Private Duty Nursing. For the purposes of this benefit “private duty nursing” means skilled nursing service provided on a one-to-one basis by an actively practicing Registered Nurse (R.N.) or licensed practical nurse (L.P.N.). Private duty nursing is shift nursing of eight (8) hours or greater per day and does not include nursing care of less than eight (8) hours per day. Private duty nursing does not include Custodial Care service.

Medicare beneficiaries shall be deemed eligible to receive home health care benefits under this policy provided that the policy shall only pay for those home health care services which are not paid for by Medicare and do not exceed the maximum liability of the policy.

Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the policy.

BENEFITS FOR BONE DENSITY TESTING FOR OSTEOPOROSIS DETECTION

Benefits will be paid the same as any other Sickness for bone density testing for women age thirty-five (35) and older, as indicated by the Physician, in accordance with standard medical practice, to obtain baseline data for the purpose of early detection of osteoporosis.

Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the policy.

Coordination of Benefits Provision

Benefits will be coordinated with any other eligible medical, surgical or hospital plan or coverage so that combined payments under all programs will not exceed 100% of allowable expenses incurred for covered services and supplies.

Continuation Privilege

All Insured Persons who have been continuously insured under the school’s regular student policy for at least 3 consecutive months and who no longer meet the Eligibility requirements under the Policy are eligible to continue their coverage for a period of not more than 90 days under the school’s policy in effect at the time of such continuation. If an Insured Person is still eligible for continuation at the beginning of the next Policy Year, the Insured must purchase coverage under the new policy as chosen by the school. Coverage under the new policy is subject to the rates and benefits selected by the school for that Policy Year.

Application must be made and premium must be paid directly to UnitedHealthcare StudentResources and be received within 31 days after the expiration date of your student coverage. For further information on the Continuation privilege, please contact UnitedHealthcare StudentResources.

Benefits for Elective Abortion

The exclusion will be waived and benefits will be paid for elective abortion as for any other Sickness. Amounts payable for specific services under this benefit are limited by the Schedule of Benefits.
Definitions

ADOPTED CHILD means the adopted child placed with an Insured while that person is covered under this policy. Such child will be covered from the moment of placement for the first 31 days. The Insured must notify the Company, in writing, of the adopted child not more than 30 days after placement or adoption.

In the case of a newborn adopted child, coverage begins at the moment of birth if a written agreement to adopt such child has been entered into by the Insured prior to the birth of the child, whether or not the agreement is enforceable. However, coverage will not continue to be provided for an adopted child who is not ultimately placed in the Insured's residence.

The Insured will have the right to continue such coverage for the child beyond the first 31 days. To continue the coverage the Insured must, within the 31 days after the child's date of placement: 1) apply to us; and 2) pay the required additional premium, if any, for the continued coverage. If the Insured does not use this right as stated here, all coverage as to that child will terminate at the end of the first 31 days after the child's date of placement.

COINSURANCE means the percentage of Covered Medical Expenses that the Company pays.

COMPLICATION OF PREGNANCY means a condition: 1) caused by pregnancy; 2) requiring medical treatment prior to, or subsequent to termination of pregnancy; 3) the diagnosis of which is distinct from pregnancy; and 4) which constitutes a classifiably distinct complication of pregnancy. A condition simply associated with the management of a difficult pregnancy is not considered a complication of pregnancy.

CONGENITAL CONDITION means a medical condition or physical anomaly arising from a defect existing at birth.

COPAY/COPayment means a specified dollar amount that the Insured is required to pay for certain Covered Medical Expenses.

COVERED MEDICAL EXPENSES means reasonable charges which are: 1) not in excess of Usual and Customary Charges; 2) not in excess of the Preferred Allowance when the policy includes Preferred Provider benefits and the charges are received from a Preferred Provider; 3) not in excess of the maximum benefit amount payable per service as specified in the Schedule of Benefits; 4) made for services and supplies not excluded under the policy; 5) made for services and supplies which are a Medical Necessity; 6) made for services included in the Schedule of Benefits; and 7) in excess of the amount stated as a Deductible, if any.

Covered Medical Expenses will be deemed "incurred" only: 1) when the covered services are provided; and 2) when a charge is made to the Insured Person for such services.

CUSTODIAL CARE means services that are any of the following:

1) Non-health related services, such as assistance in activities.
2) Health-related services that are provided for the primary purpose of meeting the personal needs of the patient or maintaining a level of function (even if the specific services are considered to be skilled services), as opposed to improving that function to an extent that might allow for a more independent existence.
3) Services that do not require continued administration by trained medical personnel in order to be delivered safely and effectively.

DAY HOSPITAL means a facility that provides day rehabilitation services on an outpatient basis.

DEDUCTIBLE means if an amount is stated in the Schedule of Benefits or any endorsement to this policy as a deductible, it shall mean an amount to be subtracted from the amount or amounts otherwise payable as Covered Medical Expenses before payment of any benefit is made. The deductible will apply as specified in the Schedule of Benefits.
DEPENDENT means the legal spouse of the Named Insured and their dependent children. Children shall cease to be dependent at the end of the month in which they attain the age of 26 years.

The attainment of the limiting age will not operate to terminate the coverage of such child while the child is and continues to be both:

1) Incapable of self-sustaining employment by reason of mental retardation or physical handicap.
2) Chiefly dependent upon the Insured Person for support and maintenance.

Proof of such incapacity and dependency shall be furnished to the Company: 1) by the Named Insured; and, 2) within 31 days of the child's attainment of the limiting age. Subsequently, such proof must be given to the Company annually following the child's attainment of the limiting age.

If a claim is denied under the policy because the child has attained the limiting age for dependent children, the burden is on the Insured Person to establish that the child is and continues to be handicapped as defined by subsections (1) and (2).

ELECTIVE SURGERY OR ELECTIVE TREATMENT means those health care services or supplies that do not meet the health care need for a Sickness or Injury. Elective surgery or elective treatment includes any service, treatment or supplies that: 1) are deemed by the Company to be research or experimental; or 2) are not recognized and generally accepted medical practices in the United States.

EMERGENCY SERVICES means, with respect to a Medical Emergency:

1) 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
2) Such further medical examination and treatment to stabilize the patient to the extent they are within the capabilities of the staff and facilities available at the Hospital.

HABILITATIVE SERVICES means outpatient occupational therapy, physical therapy and speech therapy prescribed by the Insured Person’s treating Physician pursuant to a treatment plan to develop a function not currently present as a result of a congenital, genetic, or early acquired disorder.

Habilitative services do not include services that are solely educational in nature or otherwise paid under state or federal law for purely educational services. Custodial Care, respite care, day care, therapeutic recreation, vocational training and residential treatment are not habilitative services.

A service that does not help the Insured person to meet functional goals in a treatment plan within a prescribed time frame is not a habilitative service. When the Insured Person reaches his/her maximum level of improvement or does not demonstrate continued progress under a treatment plan, a service that was previously habilitative is no longer habilitative.

HOSPITAL means a licensed or properly accredited general hospital which: 1) is open at all times; 2) is operated primarily and continuously for the treatment of and surgery for sick and injured persons as inpatients; 3) is under the supervision of a staff of one or more legally qualified Physicians available at all times; 4) continuously provides on the premises 24 hour nursing service by Registered Nurses; 5) provides organized facilities for diagnosis and major surgery on the premises; and 6) is not primarily a clinic, nursing, rest or convalescent home, or an institution specializing in or primarily treating Mental Illness or Substance Use Disorder.

HOSPITAL CONFINED/HOSPITAL CONFINEMENT means confinement as an Inpatient in a Hospital by reason of an Injury or Sickness for which benefits are payable.
INJURY means bodily injury which is all of the following:

1) directly and independently caused by specific accidental contact with another body or object.
2) unrelated to any pathological, functional, or structural disorder.
3) a source of loss.
4) treated by a Physician within 30 days after the date of accident.
5) sustained while the Insured Person is covered under this policy.

All injuries sustained in one accident, including all related conditions and recurrent symptoms of these injuries will be considered one injury. Injury does not include loss which results wholly or in part, directly or indirectly, from disease or other bodily infirmity. Covered Medical Expenses incurred as a result of an injury that occurred prior to this policy's Effective Date will be considered a Sickness under this policy.

INPATIENT means an uninterrupted confinement that follows formal admission to a Hospital, Skilled Nursing Facility or Inpatient Rehabilitation Facility by reason of an Injury or Sickness for which benefits are payable under this policy.

INPATIENT REHABILITATION FACILITY means a long term acute inpatient rehabilitation center, a Hospital (or special unit of a Hospital designated as an inpatient rehabilitation facility) that provides rehabilitation health services on an Inpatient basis as authorized by law.

INSURED PERSON means: 1) the Named Insured; and, 2) Dependents of the Named Insured, if: 1) the Dependent is properly enrolled in the program, and 2) the appropriate Dependent premium has been paid. The term "Insured" also means Insured Person.

INTENSIVE CARE means: 1) a specifically designated facility of the Hospital that provides the highest level of medical care; and 2) which is restricted to those patients who are critically ill or injured. Such facility must be separate and apart from the surgical recovery room and from rooms, beds and wards customarily used for patient confinement. They must be: 1) permanently equipped with special life-saving equipment for the care of the critically ill or injured; and 2) under constant and continuous observation by nursing staff assigned on a full-time basis, exclusively to the intensive care unit. Intensive care does not mean any of these step-down units:

1) Progressive care.
2) Sub-acute intensive care.
3) Intermediate care units.
4) Private monitored rooms.
5) Observation units.
6) Other facilities which do not meet the standards for intensive care.

MEDICAL EMERGENCY means the occurrence of a sudden, serious and unexpected Sickness or Injury. In the absence of immediate medical attention, a reasonable person could believe this condition would result in any of the following:

1) Death.
2) Placement of the Insured's health in jeopardy.
3) Serious impairment of bodily functions.
4) Serious dysfunction of any body organ or part.
5) In the case of a pregnant woman, serious jeopardy to the health of the fetus.

Expenses incurred for "Medical Emergency" will be paid only for Sickness or Injury which fulfills the above conditions. These expenses will not be paid for minor Injuries or minor Sicknesses.
MEDICAL NECESSITY/MEDICALLY NECESSARY means those services or supplies provided or prescribed by a Hospital or Physician which are all of the following:

1) Essential for the symptoms and diagnosis or treatment of the Sickness or Injury.
2) Provided for the diagnosis, or the direct care and treatment of the Sickness or Injury.
3) In accordance with the standards of good medical practice.
4) Not primarily for the convenience of the Insured, or the Insured's Physician.
5) The most appropriate supply or level of service which can safely be provided to the Insured.

The Medical Necessity of being confined as an Inpatient means that both:

1) The Insured requires acute care as a bed patient.
2) The Insured cannot receive safe and adequate care as an outpatient.

This policy only provides payment for services, procedures and supplies which are a Medical Necessity. No benefits will be paid for expenses which are determined not to be a Medical Necessity, including any or all days of Inpatient confinement.

MENTAL ILLNESS means a Sickness that is a mental, emotional or behavioral disorder listed in the mental health or psychiatric diagnostic categories in the current Diagnostic and Statistical Manual of the American Psychiatric Association. The fact that a disorder is listed in the Diagnostic and Statistical Manual of the American Psychiatric Association does not mean that treatment of the disorder is a Covered Medical Expense. If not excluded or defined elsewhere in the policy, all mental health or psychiatric diagnoses are considered one Sickness.

NAMED INSURED means an eligible, registered student of the Policyholder, if: 1) the student is properly enrolled in the program; and 2) the appropriate premium for coverage has been paid.

NEWBORN INFANT means any child born of an Insured while that person is insured under this policy. Newborn Infants will be covered under the policy for the first 31 days after birth. Coverage for such a child will be for Injury or Sickness, including medically diagnosed congenital defects, birth abnormalities, prematurity and nursery care; benefits will be the same as for the Insured Person who is the child's parent.

The Insured will have the right to continue such coverage for the child beyond the first 31 days. To continue the coverage the Insured must, within the 31 days after the child's birth: 1) apply to us; and 2) pay the required additional premium, if any, for the continued coverage. If the Insured does not use this right as stated here, all coverage as to that child will terminate at the end of the first 31 days after the child's birth.

OUT-OF-POCKET MAXIMUM means the amount of Covered Medical Expenses that must be paid by the Insured Person before Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year. Refer to the Schedule of Benefits for details on how the Out-of-Pocket Maximum applies.

PHYSICIAN means a legally qualified licensed practitioner of the healing arts who provides care within the scope of his/her license, other than a member of the person’s immediate family.

The term "member of the immediate family" means any person related to an Insured Person within the third degree by the laws of consanguinity or affinity.

PHYSIOTHERAPY means short-term outpatient rehabilitation therapies (including Habilitative Services) administered by a Physician.

POLICY YEAR means the period of time beginning on the policy Effective Date and ending on the policy Termination Date.

PRESCRIPTION DRUGS mean: 1) prescription legend drugs; 2) compound medications of which at least one ingredient is a prescription legend drug; 3) any other drugs which under the applicable state or federal law may be dispensed only upon written prescription of a Physician; and 4) injectable insulin.

REGISTERED NURSE means a professional nurse (R.N.) who is not a member of the Insured Person's immediate family.
SICKNESS means sickness or disease of the Insured Person which causes loss while the Insured Person is covered under this policy. All related conditions and recurrent symptoms of the same or a similar condition will be considered one sickness. Covered Medical Expenses incurred as a result of an Injury that occurred prior to this policy’s Effective Date will be considered a sickness under this policy.

SKILLED NURSING FACILITY means a Hospital or nursing facility that is licensed and operated as required by law.

SOUND, NATURAL TEETH means natural teeth, the major portion of the individual tooth is present, regardless of fillings or caps; and is not carious, abscessed, or defective.

SUBSTANCE USE DISORDER means a Sickness that is listed as an alcoholism and substance use disorder in the current Diagnostic and Statistical Manual of the American Psychiatric Association. The fact that a disorder is listed in the Diagnostic and Statistical Manual of the American Psychiatric Association does not mean that treatment of the disorder is a Covered Medical Expense. If not excluded or defined elsewhere in the policy, all alcoholism and substance use disorders are considered one Sickness.

URGENT CARE CENTER means a facility that provides treatment required to prevent serious deterioration of the Insured Person’s health as a result of an unforeseen Sickness, Injury, or the onset of acute or severe symptoms.

USUAL AND CUSTOMARY CHARGES means the lesser of the actual charge or a reasonable charge which is: 1) usual and customary when compared with the charges made for similar services and supplies; and 2) made to persons having similar medical conditions in the locality of the Policyholder. The Company uses data from FAIR Health, Inc. to determine Usual and Customary Charges. No payment will be made under this policy for any expenses incurred which in the judgment of the Company are in excess of Usual and Customary Charges.

Exclusions and Limitations

No benefits will be paid for: a) loss or expense caused by, contributed to, or resulting from; or b) treatment, services or supplies for, at, or related to any of the following:

1. Acupuncture.

2. Cosmetic procedures, except reconstructive procedures to:
   • Correct an Injury or treat a Sickness for which benefits are otherwise payable under this policy. The primary result of the procedure is not a changed or improved physical appearance.
   • Treat or correct Congenital Conditions of a Newborn or adopted Infant.
   • Correct hemangiomas and port wine stains of the head and neck areas for Insureds 18 years of age or younger.
   • Correct limb deformities such as club hand, club foot, syndactyly, polydactyly, or macrodactyly.
   • Improve hearing by directing sound in the ear canal by performing Otoplasty, when ear or ears are absent or deformed from Injury, surgery, disease, or Congenital Condition.
   • Correct diagnosis of tongue-tied by performing tongue release.
   • Treat or correct Congenital Conditions causing skull deformity such as Crouzon’s disease.
   • Correct cleft lip and cleft palate.

3. Custodial Care.
   • Care provided in: rest homes, health resorts, homes for the aged, halfway houses, college infirmaries or places mainly for domiciliary or Custodial Care.
   • Extended care in treatment or substance abuse facilities for domiciliary or Custodial Care.

4. Dental treatment, except:
   • For accidental Injury to Sound, Natural Teeth.
   • As described under Dental Treatment in the policy.

   This exclusion does not apply to benefits specifically provided in Pediatric Dental Services.

5. Elective Surgery or Elective Treatment.

7. Flight in any kind of aircraft, except while riding as a passenger on a regularly scheduled flight of a commercial airline; or chartered aircraft only while participating in a school sponsored intercollegiate sport.

8. Foot care for the following:
   - Flat foot conditions.
   - Supportive devices for the foot.
   - Subluxations of the foot.
   - Fallen arches.
   - Weak feet.
   - Chronic foot strain.
   - Routine foot care including the care, cutting and removal of corns, calluses, toenails, and bunions (except capsular or bone surgery).

   This exclusion does not apply to preventive foot care for Insured Persons with diabetes.

9. Health spa or similar facilities. Strengthening programs.

10. Hearing examinations. Hearing aids. Other treatment for hearing defects and hearing loss. "Hearing defects" means any physical defect of the ear which does or can impair normal hearing, apart from the disease process.

   This exclusion does not apply to:
   - Hearing defects or hearing loss as a result of an infection or Injury.
   - Benefits specifically provided in the policy.

11. Hypnosis.

12. Immunizations, except as specifically provided in the policy. Preventive medicines or vaccines, except where required for treatment of a covered Injury or as specifically provided in the policy.

13. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation.

14. Injury sustained while:
   - Participating in any intercollegiate or professional sport, contest or competition.
   - Traveling to or from such sport, contest or competition as a participant.
   - Participating in any practice or conditioning program for such sport, contest or competition.

15. Investigational services.

16. Marital or family counseling.

17. Commission of or attempt to commit a felony.

18. Prescription Drugs, services or supplies as follows:
   - Therapeutic devices or appliances, including: hypodermic needles, syringes, support garments and other non-medical substances, regardless of intended use, except as specifically provided in the policy.
   - Immunization agents, except as specifically provided in the policy. Biological sera. Blood or blood products administered on an outpatient basis.
   - Drugs labeled, "Caution - limited by federal law to investigational use" or experimental drugs.
   - Products used for cosmetic purposes.
   - Drugs used to treat or cure baldness. Anabolic steroids used for body building.
   - Anorectics - drugs used for the purpose of weight control.
   - Fertility agents or sexual enhancement drugs, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra.
   - Growth hormones, except for children born small for gestational age.
   - Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.
19. Reproductive/Infertility services including the following:
   - Procreative counseling.
   - Genetic counseling and genetic testing.
   - Cryopreservation of reproductive materials. Storage of reproductive materials.
   - Fertility tests.
   - Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception.
   - Premarital examinations.
   - Impotence, organic or otherwise.
   - Reversal of sterilization procedures.
   - Sexual reassignment surgery.

20. Research or examinations relating to research studies, or any treatment for which the patient or the patient’s representative must sign an informed consent document identifying the treatment in which the patient is to participate as a research study or clinical research study, except as specifically provided in the policy.


   This exclusion does not apply as follows:
   - When due to a covered injury or disease process.
   - To benefits specifically provided in Pediatric Vision Services.
   - To benefits specifically provided in the policy.
   - To one pair of eyeglasses or contact lenses following intraocular lens implantation to treat cataracts or aphakia.

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

23. Preventive care services, except as specifically provided in the policy, including:
   - Routine physical examinations and routine testing.
   - Preventive testing or treatment.
   - Screening exams or testing in the absence of injury or sickness.

24. Services provided normally without charge by the Health Service of the Policyholder.


26. Sleep disorders.

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

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

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

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


**Collegiate Assistance Program**

Insured Students have access to nurse advice, health information, and counseling support 24 hours a day by dialing the number listed on the ID card. Collegiate Assistance Program is staffed by Registered Nurses and Licensed Clinicians who can help students determine if they need to seek medical care, need legal/financial advice or may need to talk to someone about everyday issues that can be overwhelming.
Online Access to Account Information

UnitedHealthcare Student Resources Insureds have online access to claims status, EOBs, ID Cards, network providers, correspondence and coverage information by logging in to My Account at www.uhcsr.com/myaccount. Insured students who don’t already have an online account may simply select the “create My Account Now” link. Follow the simple, onscreen directions to establish an online account in minutes using your 7-digit Insurance ID number or the email address on file.

As part of UnitedHealthcare Student Resources’ environmental commitment to reducing waste, we’ve adopted a number of initiatives designed to preserve our precious resources while also protecting the security of a student’s personal health information.

My Account now includes Message Center - 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.

ID Cards

One way we are becoming greener is to no longer automatically mail out ID Cards. Instead, we will send an email notification when the digital ID card is available to be downloaded from My Account. An Insured student may also use My Account to request delivery of a permanent ID card through the mail.

UHCSR Mobile App

The UHCSR Mobile App is available for download from Google Play or Apple's App Store. Features of the Mobile App include easy access to:

- ID Cards – view, save to your device, fax or email directly to your provider. Covered Dependents are also included.
- Provider Search – search for In-Network participating Healthcare or Mental Health providers, call the office or facility; view a map.
- Find My Claims – view claims received within the past 60 days for both the primary insured and covered dependents; includes Provider, date of service, status, claim amount and amount paid.

UnitedHealth Allies

Insured students also have access to the UnitedHealth Allies® discount program. Simply log in to My Account as described above and select UnitedHealth Allies Plan to learn more about the discounts available. When the Medical ID card is viewed or printed, the UnitedHealth Allies card is also included. The UnitedHealth Allies Program is not insurance and is offered by UnitedHealth Allies, a UnitedHealth Group company.

Claim Procedures for Injury and Sickness Benefits

In the event of Injury or Sickness, students should:

1. Report to the Student Health Service or Infirmary for treatment or referral, or when not in school, to their Physician or Hospital.

2. Mail to the address below all medical and hospital bills along with the patient’s name and insured student’s name, address, social security number and name of the university under which the student is insured. A Company claim form is not required for filing a claim.

3. Submit claims for payment within 90 days after the date of service. If the Insured doesn’t provide this information within one year of the date of service, benefits for that service may be denied at our discretion. This time limit does not apply if the Insured is legally incapacitated.

Submit the above information to the Company by mail:

UnitedHealthcare Student Resources
P.O. Box 809025
Dallas, Texas 75380-9025
Academic Emergency Services

This benefit is not underwritten by or serviced by UnitedHealthcare Insurance Company.

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 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.

The following services and benefits are available to you 24 hours a day, 7 days a week:

**Medical Assistance:** Pre-travel information; doctor, dentist or ophthalmologist referrals; medical monitoring to ensure adequate care; 24/7 Nurse Help Line; prescription assistance or medicine dispatch.

**Emergency Medical Evacuation and Repatriation:** Unlimited benefit for evacuation from inadequate facility to closest adequate facility, repatriation home for continued care or recovery and repatriation of deceased remains.

**Accidental Death and Dismemberment:** $25,000 benefit

**Emergency Family Assistance:** benefits for visit of a family member or friend if hospitalized for 7 or more days, return of children if left unattended, bereavement reunion, emergency return home in the event a participant’s family member suffers life threatening illness or death and return of participant’s personal belongings in the event of evacuation or death.

**Travel, Legal and Security Assistance:** Pre-travel destination information or security advice; assistance locating lost luggage; passport replacement assistance; emergency travel arrangements; translation assistance; interpreter referral; legal consultation and referral; emergency message forwarding.

Preparing for your time away from home is easy, simply visit the Academic Emergency Services portal:

http://aes.mysearchlightportal.com

Login: AHPAES
Password: student1

To obtain additional pre-travel information or advice, or in the event of a medical, travel or security crisis, call Academic Emergency Services immediately.

855-464-8975 call toll free from the US or Canada
+ 1-603-328-1362 call collect from anywhere
Email: mail@oncallinternational.com

This only provides you with a brief outline of the services available to you. Terms, conditions, limitations and exclusions apply. All services must be arranged and paid for through AES, there is no claim process for reimbursement of self-paid expenses.

Academic Emergency Services (AES) is a global emergency services product provided by On Call International, a separate and independent company. AES provides medical evacuation, repatriation, AD&D, emergency medical and travel assistance, travel information and other services for Academic Health Plans (AHP). On Call is solely responsible for its product and services.
Pediatric Dental Services Benefits

Benefits are provided for Covered Dental Services for Insured Persons under the age of 21. Benefits terminate on the earlier of: 1) date the Insured Person reaches the age of 21; or 2) the date the Insured Person's coverage under the policy terminates.

Section 1: Accessing Pediatric Dental Services

Network and Non-Network Benefits

Network Benefits apply when the Insured Person chooses to obtain Covered Dental Services from a Network Dental Provider. Insured Persons generally are required to pay less to the Network Dental Provider than they would pay for services from a non-Network provider. Network Benefits are determined based on the contracted fee for each Covered Dental Service. In no event, will the Insured Person be required to pay a Network Dental Provider an amount for a Covered Dental Service in excess of the contracted fee.

In order for Covered Dental Services to be paid as Network Benefits, the Insured must obtain all Covered Dental Services directly from or through a Network Dental Provider.

Insured Persons must always verify the participation status of a provider prior to seeking services. From time to time, the participation status of a provider may change. Participation status can be verified by calling the Company and/or the provider. If necessary, the Company can provide assistance in referring the Insured Person to a Network Dental Provider.

The Company will make a Directory of Network Dental Providers available to the Insured Person. The Insured Person can also call Customer Service at 877-816-3596 to determine which providers participate in the Network. The telephone number for Customer Service is also on the Insured's ID card.

Non-Network Benefits apply when Covered Dental Services are obtained from non-Network Dental Providers. Insured Persons generally are required to pay more to the provider than for Network Benefits. Non-Network Benefits are determined based on the Usual and Customary Fee for similarly situated Network Dental Providers for each Covered Dental Service. The actual charge made by a non-Network Dental Provider for a Covered Dental Service may exceed the Usual and Customary Fee. As a result, an Insured Person may be required to pay a non-Network Dental Provider an amount for a Covered Dental Service in excess of the Usual and Customary Fee. In addition, when Covered Dental Services are obtained from non-Network Dental Providers, the Insured must file a claim with the Company to be reimbursed for Eligible Dental Expenses.

Covered Dental Services

Benefits are eligible for Covered Dental Services if such Dental Services are Necessary and are provided by or under the direction of a Network Dental Provider.

Benefits are available only for Necessary Dental Services. The fact that a Dental Provider has performed or prescribed a procedure or treatment, or the fact that it may be the only available treatment for a dental disease, does not mean that the procedure or treatment is a Covered Dental Service.

Pre-Treatment Estimate

If the charge for a Dental Service is expected to exceed $300 or if a dental exam reveals the need for fixed bridgework, the Insured Person may receive a pre-treatment estimate. To receive a pre-treatment estimate, the Insured Person or Dental Provider should send a notice to the Company, via claim form, within 20 calendar days of the exam. If requested, the Dental Provider must provide the Company with dental x-rays, study models or other information necessary to evaluate the treatment plan for purposes of benefit determination.

The Company will determine if the proposed treatment is a Covered Dental Service and will estimate the amount of payment. The estimate of benefits payable will be sent to the Dental Provider and will be subject to all terms, conditions and provisions of the policy.

A pre-treatment estimate of benefits is not an agreement to pay for expenses. This procedure lets the Insured Person know in advance approximately what portion of the expenses will be considered for payment.
Pre-Authorization
Pre-authorization is required for all orthodontic services. The Insured Person should speak to the Dental Provider about obtaining a pre-authorization before Dental Services are rendered. If the Insured Person does not obtain a pre-authorization, the Company has a right to deny the claim for failure to comply with this requirement.
If a treatment plan is not submitted, the Insured Person will be responsible for payment of any dental treatment not approved by the Company. Clinical situations that can be effectively treated by a less costly, clinically acceptable alternative procedure will be assigned a Benefit based on the less costly procedure.

Section 2: Benefits for Pediatric Dental Services
Benefits are provided for the Dental Services stated in this Section when such services are:
   A. Necessary.
   B. Provided by or under the direction of a Dental Provider.
   C. Clinical situations that can be effectively treated by a less costly, dental appropriate alternative procedure will be assigned a Benefit based on the least costly procedure.
   D. Not excluded as described in Section 3: Pediatric Dental Services exclusions.

Dental Services Deductible
Benefits for pediatric Dental Services are not subject to the policy Deductible stated in the policy Schedule of Benefits. Instead, benefits for pediatric Dental Services are subject to a separate Dental Services Deductible. For any combination of Network and Non-Network Benefits, the Dental Services Deductible per Policy Year is $500 per Insured Person.

Any amount the Insured Person pays in Deductibles for Dental Care Services under this endorsement applies to the Out-of-Pocket Maximum stated in the policy Schedule of Benefits.
Benefits

When Benefit limits apply, the limit stated refers to any combination of Network Benefits and Non-Network Benefits unless otherwise specifically stated. Benefit limits are calculated on a Policy Year basis unless otherwise specifically stated.

<table>
<thead>
<tr>
<th>Benefit Description and Limitations</th>
<th>Network Benefits</th>
<th>Non-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit Limits are shown as a percentage of Eligible Dental Expenses.</td>
<td>Benefit limits are calculated on a Policy Year basis unless otherwise specifically stated.</td>
<td></td>
</tr>
</tbody>
</table>

**Diagnostic Services**

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Network Benefits</th>
<th>Non-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intraoral Bitewing Radiographs (Bitewing X-ray) Limited to 1 set of films every 6 months.</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Panorex Radiographs (Full Jaw X-ray) or Complete Series Radiographs (Full Set of X-rays) Limited to 1 film every 24 months.</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Periodic Oral Evaluation (Checkup Exam) Limited to 1 every 6 months. Covered as a separate Benefit only if no other service was done during the visit other than X-rays.</td>
<td>50 %</td>
<td>50 %</td>
</tr>
</tbody>
</table>

**Preventive Services**

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Network Benefits</th>
<th>Non-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Prophylaxis (Cleanings) Limited to 1 every 6 months.</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Fluoride Treatments Limited to 2 treatments per 12 months. Treatment should be done in conjunction with dental prophylaxis.</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Sealants (Protective Coating) Limited to one sealant per tooth every 36 months.</td>
<td>50 %</td>
<td>50 %</td>
</tr>
</tbody>
</table>

**Space Maintainers**

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Network Benefits</th>
<th>Non-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Space Maintainers Limited to two per 12 months. Benefit includes all adjustments within 6 months of installation.</td>
<td>50 %</td>
<td>50 %</td>
</tr>
</tbody>
</table>

**Minor Restorative Services, Endodontics, Periodontics and Oral Surgery**

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Network Benefits</th>
<th>Non-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amalgam Restorations (Silver Fillings) Multiple restorations on one surface will be treated as a single filling.</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Composite Resin Restorations (Tooth Colored Fillings) For anterior (front) teeth only.</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Periodontal Surgery (Gum Surgery) Limited to one quadrant or site per 36 months per surgical area.</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Scaling and Root Planing (Deep Cleanings) Limited to once per quadrant per 12 months.</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Periodontal Maintenance (Gum Maintenance) Limited to 4 times per 12 month period following active and adjunctive periodontal therapy, within the prior 24 months, exclusive of gross debridement.</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Endodontics (root canal therapy) performed on anterior teeth, bicuspsids, and molars</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Simple Extractions (Simple tooth removal) Limited to 1 time per tooth per lifetime.</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Oral Surgery, including Surgical Extraction</td>
<td>50 %</td>
<td>50 %</td>
</tr>
</tbody>
</table>

**Adjunctive Services**

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Network Benefits</th>
<th>Non-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Services (including Emergency Treatment of</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Benefit Description and Limitations</td>
<td>Network Benefits</td>
<td>Non-Network Benefits</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------------------------------</td>
<td>------------------</td>
<td>----------------------</td>
</tr>
<tr>
<td></td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
</tr>
<tr>
<td>dental pain)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Covered as a separate Benefit only if no other service was done during the visit other than X-rays. General anesthesia is covered when clinically necessary.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Occlusal guards for Insureds age 13 and older</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Limited to one guard every 12 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Major Restorative Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inlays/Onlays/Crowns (Partial to Full Crowns)</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Limited to once per tooth per 60 months. Covered only when silver fillings cannot restore the tooth.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed Prosthetics (Bridges)</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Limited to once per tooth per 60 months. Covered only when a filling cannot restore the tooth.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Removable Prosthetics (Full or partial dentures)</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Limited to one per consecutive 60 months. No additional allowances for precision or semi-precision attachments.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Denture Repair</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Limited to 3 repairs of resin denture base or repair of cast framework per 12 months. Limited to replacement of broken tooth on a denture, laboratory relining of maxillary or mandibular denture, and interim maxillary or mandibular partial denture once per 12 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repairs or Adjustments to Bridges, or Crowns</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Limited to repairs or adjustments performed more than 12 months after the initial insertion. Limited to one per 24 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Implants</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Implant Placement</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Limited to once per 60 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Implant Supported Prosthetics</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Limited to once per 60 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Implant Maintenance Procedures</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Includes removal of prosthesis, cleansing of prosthesis and abutments and reinsertion of prosthesis. Limited to once per 60 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repair Implant Supported Prosthesis by Report</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Limited to once per 60 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Abutment Supported Crown (Titanium) or Retainer Crown for FPD - Titanium</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Limited to once per 60 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repair Implant Abutment by Support</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Limited to once per 60 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Radiographic/Surgical Implant Index by Report</td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Limited to once per 60 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>MEDICALLY NECESSARY ORTHODONTICS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefits for comprehensive orthodontic treatment are approved by the Company, only in those instances that are related to an identifiable syndrome such as cleft lip and or palate, Crouzon’s syndrome, Treacher-Collins syndrome, Pierre-Robin syndrome, hemi-facial atrophy, hemi-facial hypertrophy; or other severe craniofacial deformities which result in a physically handicapping malocclusion as determined by the Company’s dental consultants. Benefits are not available for comprehensive orthodontic</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

14-BR-KY 36
<table>
<thead>
<tr>
<th>Benefit Description and Limitations</th>
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<tr>
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<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
</tr>
<tr>
<td>treatment for crowded dentitions (crooked teeth), excessive spacing between teeth, temporomandibular joint (TMJ) conditions and/or having horizontal/vertical (overjet/overbite) discrepancies. All orthodontic treatment must be prior authorized.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontic Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Services or supplies furnished by a Dental Provider in order to diagnose or correct misalignment of the teeth or the bite. Benefits are available only when the service or supply is determined to be medically necessary.</td>
<td>50 %</td>
<td>50 %</td>
</tr>
</tbody>
</table>

**Section 3: Pediatric Dental Exclusions**

The following Exclusions are in addition to those listed in the EXCLUSIONS AND LIMITATIONS of the policy. Except as may be specifically provided under Section 2: Benefits for Covered Dental Services, benefits are not provided for the following:

1. Any Dental Service or Procedure not listed as a Covered Dental Service in Section 2: Benefits for Covered Dental Services.
2. Dental Services that are not Necessary.
3. Hospitalization or other facility charges.
4. Any Dental Procedure performed solely for cosmetic/aesthetic reasons. (Cosmetic procedures are those procedures that improve physical appearance.)
5. Reconstructive surgery, regardless of whether or not the surgery is incidental to a dental disease, Injury, or Congenital Condition, when the primary purpose is to improve physiological functioning of the involved part of the body.
6. Any Dental Procedure not directly associated with dental disease.
7. Any Dental Procedure not performed in a dental setting.
8. Procedures that are considered to be Experimental or Investigational or Unproven Services. This includes pharmacological regimens not accepted by the American Dental Association (ADA) Council on Dental Therapeutics. The fact that an Experimental, or Investigational or Unproven Service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in benefits if the procedure is considered to be Experimental or Investigational or Unproven in the treatment of that particular condition.
9. Drugs/medications, obtainable with or without a prescription, unless they are dispensed and utilized in the dental office during the patient visit.
10. Setting of facial bony fractures and any treatment associated with the dislocation of facial skeletal hard tissue.
11. Treatment of benign neoplasms, cysts, or other pathology involving benign lesions, except excisional removal. Treatment of malignant neoplasms or Congenital Conditions of hard or soft tissue, including excision.
12. Replacement of complete dentures, fixed and removable partial dentures or crowns and implants, implant crowns and prosthesis if damage or breakage was directly related to provider error. This type of replacement is the responsibility of the Dental Provider. If replacement is Necessary because of patient non-compliance, the patient is liable for the cost of replacement.
13. Services related to the temporomandibular joint (TMJ), either bilateral or unilateral. Upper and lower jaw bone surgery (including surgery related to the temporomandibular joint). Orthognathic surgery, jaw alignment, and treatment for the temporomandibular joint.
14. Charges for failure to keep a scheduled appointment without giving the dental office 24 hours notice.
15. Expenses for Dental Procedures begun prior to the Insured Person’s Effective Date of coverage.
16. Dental Services otherwise covered under the policy, but rendered after the date individual coverage under the policy terminates, including Dental Services for dental conditions arising prior to the date individual coverage under the policy terminates.
17. Services rendered by a provider with the same legal residence as the Insured Person or who is a member of the Insured Person’s family, including spouse, brother, sister, parent or child.
18. Foreign Services are not covered unless required for a Dental Emergency.
19. Fixed or removable prosthodontic restoration procedures for complete oral rehabilitation or reconstruction.
20. Attachments to conventional removable prostheses or fixed bridgework. This includes semi-precision or precision attachments associated with partial dentures, crown or bridge abutments, full or partial overdentures, any internal attachment associated with an implant prosthesis, and any elective endodontic procedure related to a tooth or root involved in the construction of a prosthesis of this nature.
21. Procedures related to the reconstruction of a patient's correct vertical dimension of occlusion (VDO).
22. Occlusal guards used as safety items or to affect performance primarily in sports-related activities.
23. Placement of fixed partial dentures solely for the purpose of achieving periodontal stability.
24. Acupuncture; acupressure and other forms of alternative treatment, whether or not used as anesthesia.
25. Maxillofacial prosthetic services, except for the following when provided by a board certified prosthodontist:
   - A nasal prosthesis
   - An auricular prosthesis
   - A facial prosthesis
   - A mandibular resection prosthesis
   - A pediatric speech aid
   - An adult speech aid
   - A palatal augmentation prosthesis
   - A palatal lift prosthesis
   - An oral surgical splint
   - An unspecified maxillofacial prosthetic.

Section 4: Claims for Pediatric Dental Services
When obtaining Dental Services from a non-Network provider, the Insured Person will be required to pay all billed charges directly to the Dental Provider. The Insured Person may then seek reimbursement from the Company. The Insured Person must provide the Company with all of the information identified below.

Reimbursement for Dental Services
The Insured Person is responsible for sending a request for reimbursement to the Company, on a form provided by or satisfactory to the Company.

Claim Forms
It is not necessary to include a claim form with the proof of loss. However, the proof must include all of the following information:
   - Insured Person's name and address.
   - Insured Person's identification number.
   - The name and address of the provider of the service(s).
   - A diagnosis from the Dental Provider including a complete dental chart showing extractions, fillings or other dental services rendered before the charge was incurred for the claim.
   - Radiographs, lab or hospital reports.
   - Casts, molds or study models.
   - Itemized bill which includes the CPT or ADA codes or description of each charge.
   - The date the dental disease began.
   - A statement indicating that the Insured Person is or is not enrolled for coverage under any other health or dental insurance plan or program. If enrolled for other coverage the Insured Person must include the name of the other carrier(s).

To file a claim, submit the above information to the Company at the following address:
   UnitedHealthcare Dental
   Attn: Claims Unit
   P.O. Box 30567
   Salt Lake City, UT 84130-0567

Submit claims for payment within 90 days after the date of service. If the Insured doesn't provide this information within one year of the date of service, benefits for that service may be denied at our discretion. This time limit does not apply if the Insured is legally incapacitated.

If the Insured Person would like to use a claim form, the Insured Person can request one be mailed by calling Customer Service at 1-877-816-3596. This number is also listed on the Insured's Dental ID Card.
Section 5: Defined Terms for Pediatric Dental Services

The following definitions are in addition to the policy DEFINITIONS:

Covered Dental Service – a Dental Service or Dental Procedure for which benefits are provided under this endorsement.

Dental Emergency - a dental condition or symptom resulting from dental disease which arises suddenly and, in the judgment of a reasonable person, requires immediate care and treatment, and such treatment is sought or received within 24 hours of onset.

Dental Provider - any dentist or dental practitioner who is duly licensed and qualified under the law of jurisdiction in which treatment is received to render Dental Services, perform dental surgery or administer anesthetics for dental surgery.

Dental Service or Dental Procedures - dental care or treatment provided by a Dental Provider to the Insured Person while the policy is in effect, provided such care or treatment is recognized by the Company as a generally accepted form of care or treatment according to prevailing standards of dental practice.

Eligible Dental Expenses - Eligible Dental Expenses for Covered Dental Services, incurred while the policy is in effect, are determined as stated below:

For Network Benefits, when Covered Dental Services are received from Network Dental Providers, Eligible Dental Expenses are the Company's contracted fee(s) for Covered Dental Services with that provider.

For Non-Network Benefits, when Covered Dental Services are received from Non-Network Dental Providers, Eligible Dental Expenses are the Usual and Customary Fees, as defined below.

Necessary - Dental Services and supplies which are determined by the Company through case-by-case assessments of care based on accepted dental practices to be appropriate and are all of the following:

Necessary to meet the basic dental needs of the Insured Person.

Rendered in the most cost-efficient manner and type of setting appropriate for the delivery of the Dental Service.

Consistent in type, frequency and duration of treatment with scientifically based guidelines of national clinical, research, or health care coverage organizations or governmental agencies that are accepted by the Company.

Consistent with the diagnosis of the condition.

Required for reasons other than the convenience of the Insured Person or his or her Dental Provider.

Demonstrated through prevailing peer-reviewed dental literature to be either:

Safe and effective for treating or diagnosing the condition or sickness for which their use is proposed; or

Safe with promising efficacy

For treating a life threatening dental disease or condition.

Provided in a clinically controlled research setting.

Using a specific research protocol that meets standards equivalent to those defined by the National Institutes of Health.

(For the purpose of this definition, the term life threatening is used to describe dental diseases or sicknesses or conditions, which are more likely than not to cause death within one year of the date of the request for treatment.)

The fact that a Dental Provider has performed or prescribed a procedure or treatment or the fact that it may be the only treatment for a particular dental disease does not mean that it is a Necessary Covered Dental Service as defined in this endorsement. The definition of Necessary used in this endorsement relates only to benefits under this endorsement and differs from the way in which a Dental Provider engaged in the practice of dentistry may define necessary.
Usual and Customary Fee - Usual and Customary Fees are calculated by the Company based on available data resources of competitive fees in that geographic area.

Usual and Customary Fees must not exceed the fees that the provider would charge any similarly situated payor for the same services.

Usual and Customary Fees are determined solely in accordance with the Company's reimbursement policy guidelines. The Company's reimbursement policy guidelines are developed by the Company, in its discretion, following evaluation and validation of all provider billings in accordance with one or more of the following methodologies:

- As indicated in the most recent edition of the Current Procedural Terminology (publication of the American Dental Association).
- As reported by generally recognized professionals or publications.
- As utilized for Medicare.
- As determined by medical or dental staff and outside medical or dental consultants.
- Pursuant to other appropriate source or determination that the Company accepts.

Pediatric Vision Care Services Benefits

Benefits are provided for Vision Care Services for Insured Persons under the age of 21. Benefits terminate on the earlier of: 1) date the Insured Person reaches the age of 21; or 2) the date the Insured Person's coverage under the policy terminates.

Section 1: Benefits for Pediatric Vision Care Services

Benefits are available for pediatric Vision Care Services from a Spectera Eyecare Networks or non-Network Vision Care Provider. To find a Spectera Eyecare Networks Vision Care Provider, the Insured Person may call the provider locator service at 1-800-638-3120. The Insured Person may also access a listing of Spectera Eyecare Networks Vision Care Providers on the Internet at www.myuhcvision.com.

When Vision Care Services are obtained from a non-Network Vision Care Provider, the Insured Person will be required to pay all billed charges at the time of service. The Insured Person may then seek reimbursement from the Company as described under Section 3: Claims for Vision Care Services. Reimbursement will be limited to the amounts stated below.

When obtaining these Vision Care Services from a Spectera Eyecare Networks Vision Care Provider, the Insured Person will be required to pay any Copayments at the time of service.

Network Benefits

Benefits for Vision Care Services are determined based on the negotiated contract fee between the Company and the Vision Care Provider. The Company's negotiated rate with the Vision Care Provider is ordinarily lower than the Vision Care Provider's billed charge.

Non-Network Benefits

Benefits for Vision Care Services from non-Network providers are determined as a percentage of the provider's billed charge.

Policy Deductible

Benefits for pediatric Vision Care Services are not subject to any policy Deductible stated in the policy Schedule of Benefits. Any amount the Insured Person pays in Copayments for Vision Care Services does not apply to the policy Deductible stated in the policy Schedule of Benefits.

Benefit Description

When Benefit limits apply, the limit stated refers to any combination of Network Benefits and Non-Network Benefits unless otherwise specifically stated. Benefit limits are calculated on a Policy Year basis unless otherwise specifically stated.

Benefits are provided for the Vision Care Services described below, subject to Frequency of Service limits and Copayments and Coinsurance stated under each Vision Care Service in the Schedule of Benefits below.
Routine Vision Examination

A routine vision examination of the condition of the eyes and principal vision functions according to the standards of care in the jurisdiction in which the Insured Person resides, including:

- A case history that includes chief complaint and/or reason for examination, patient medical/eye history, and current medications.
- Recording of monocular and binocular visual acuity, far and near, with and without present correction (for example, 20/20 and 20/40).
- Cover test at 20 feet and 16 inches (checks eye alignment).
- Ocular motility including versions (how well eyes track) near point convergence (how well eyes move together for near vision tasks, such as reading), and depth perception.
- Pupil responses (neurological integrity).
- External exam.
- Retinoscopy (when applicable) – objective refraction to determine lens power of corrective lenses and subjective refraction to determine lens power of corrective lenses.
- Phorometry/Binocular testing – far and near: how well eyes work as a team.
- Tests of accommodation and/or near point refraction: how well the Insured sees at near point (for example, reading).
- Tonometry, when indicated: test pressure in eye (glaucoma check).
- Ophthalmoscopic examination of the internal eye.
- Confrontation visual fields.
- Biomicroscopy.
- Color vision testing.
- Diagnosis/prognosis.
- Specific recommendations.

Post examination procedures will be performed only when materials are required.

Or, in lieu of a complete exam, Retinoscopy (when applicable) - objective refraction to determine lens power of corrective lenses and subjective refraction to determine lens power of corrective lenses.

Eyeglass Lenses - Lenses that are mounted in eyeglass frames and worn on the face to correct visual acuity limitations.

The following Optional Lens Extras are covered in full:

- Standard scratch-resistant coating.
- Polycarbonate lenses.

Eyeglass Frames - A structure that contains eyeglass lenses, holding the lenses in front of the eyes and supported by the bridge of the nose.

Eyeglass Replacement - Replacement of up to one complete pair of eyeglasses per policy year if necessary as determined by the Vision Care Provider and subject to the Vision Care Services Schedule of Benefits. Eyeglasses consist of either eyeglass lenses, eyeglass frames, or both eyeglass lenses and frames.

Contact Lenses - Lenses worn on the surface of the eye to correct visual acuity limitations. Benefits include the fitting/evaluation fees and contacts.

The Insured Person is eligible to select only one of either eyeglasses (Eyeglass Lenses and/or Eyeglass Frames) or Contact Lenses. If the Insured Person selects more than one of these Vision Care Services, the Company will pay Benefits for only one Vision Care Service.
Necessary Contact Lenses - Benefits are available when a Vision Care Provider has determined a need for and has prescribed the contact lens. Such determination will be made by the Vision Care Provider and not by the Company. Contact lenses are necessary if the Insured Person has any of the following:

- Keratoconus.
- Anisometropia.
- Irregular corneal/astigmatism.
- Aphakia.
- Facial deformity.
- Corneal deformity.

Schedule of Benefits

<table>
<thead>
<tr>
<th>Vision Care Service</th>
<th>Frequency of Service</th>
<th>Network Benefit</th>
<th>Non-Network Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine Vision Examination or Refraction only in lieu of a complete exam.</td>
<td>Once per year.</td>
<td>100% after a Copayment of $20.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Eyeglass Lenses</td>
<td>Once per year.</td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Single Vision</td>
<td></td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Bifocal</td>
<td></td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Trifocal</td>
<td></td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Lenticular</td>
<td></td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Eyeglass Frames</td>
<td>Once per year.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eyeglass frames with a retail cost up to $130.</td>
<td></td>
<td>100%</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Eyeglass frames with a retail cost of $130 - 160.</td>
<td></td>
<td>100% after a Copayment of $15.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Eyeglass frames with a retail cost of $160 - 200.</td>
<td></td>
<td>100% after a Copayment of $30.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Eyeglass frames with a retail cost of $200 - 250.</td>
<td></td>
<td>100% after a Copayment of $50.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Eyeglass frames with a retail cost greater than $250.</td>
<td></td>
<td>60%</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>Limited to a 12 month supply.</td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Covered Contact Lens Selection</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Necessary Contact Lenses</td>
<td></td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
</tbody>
</table>

Section 2: Pediatric Vision Exclusions
The following Exclusions are in addition to those listed in the EXCLUSIONS AND LIMITATIONS of the policy.

Except as may be specifically provided under Section 1: Benefits for Pediatric Vision Care Services, benefits are not provided for the following:

1. Medical or surgical treatment for eye disease which requires the services of a Physician and for which benefits are available as stated in the policy.
2. Non-prescription items (e.g. Plano lenses).
3. Replacement or repair of lenses and/or frames that have been lost or broken, except as specifically provided in the Eyeglass Replacement provision.
4. Optional Lens Extras not listed in Section 1: Benefits for Vision Care Services.
5. Missed appointment charges.
6. Applicable sales tax charged on Vision Care Services.
Section 3: Claims for Pediatric Vision Care Services

When obtaining Vision Care Services from a non-Network Vision Care Provider, the Insured Person will be required to pay all billed charges directly to the Vision Care Provider. The Insured Person may then seek reimbursement from the Company.

Reimbursement for Vision Care Services

To file a claim for reimbursement for Vision Care Services rendered by a non-Network Vision Care Provider, or for Vision Care Services covered as reimbursements (whether or not rendered by a Spectera Eyecare Networks Vision Care Provider or a non-Network Vision Care Provider), the Insured Person must provide all of the following information at the address specified below:

- Insured Person's itemized receipts.
- Insured Person's name.
- Insured Person's identification number.
- Insured Person's date of birth.

Submit the above information to the Company:

By mail:

Claims Department
P.O. Box 30978
Salt Lake City, UT 84130

By facsimile (fax):
248-733-6060

Submit claims for payment within 90 days after the date of service. If the Insured doesn’t provide this information within one year of the date of service, benefits for that service may be denied at our discretion. This time limit does not apply if the Insured is legally incapacitated.

Section 4: Defined Terms for Pediatric Vision Care Services

The following definitions are in addition to the policy DEFINITIONS:

Covered Contact Lens Selection - a selection of available contact lenses that may be obtained from a Spectera Eyecare Networks Vision Care Provider on a covered-in-full basis, subject to payment of any applicable Copayment.

Spectera Eyecare Networks - any optometrist, ophthalmologist, optician or other person designated by the Company who provides Vision Care Services for which benefits are available under the policy.

Vision Care Provider - any optometrist, ophthalmologist, optician or other person who may lawfully provide Vision Care Services.

Vision Care Service - any service or item listed in Section 1: Benefits for Pediatric Vision Care Services.
Notice of Appeal Rights

Right to Internal Appeal

Standard Internal Appeal
The Insured Person has the right to request an Internal Appeal if the Insured Person disagrees with the Company's denial, in whole or in part, of a claim or request for benefits. The Insured Person, or the Insured Person's Authorized Representative, must submit a written request for an Internal Appeal within 180 days of receiving a notice of the Company's Adverse Determination.

The written Internal Appeal request should include:

1. A statement specifically requesting an Internal Appeal of the decision;
2. The Insured Person's Name and ID number (from the ID card);
3. The date(s) of service;
4. The Provider's name;
5. The reason the claim should be reconsidered; and
6. Any written comments, documents, records, or other material relevant to the claim.

Please contact the Customer Service Department at 800-767-0700 with any questions regarding the Internal Appeal process. The written request for an Internal Appeal should be sent to: UnitedHealthcare StudentResources, PO Box 809025, Dallas, TX 75380-9025.

Expedited Internal Appeal
For Urgent Care Requests, an Insured Person may submit a request, either orally or in writing, for an Expedited Internal Appeal. An Urgent Care Request means a request for services or treatment where the time period for completing a standard Internal Appeal:

1. Could seriously jeopardize the life or health of the Insured Person or jeopardize the Insured Person's ability to regain maximum function; or
2. Would, in the opinion of a Physician with knowledge of the Insured Person's medical condition, subject the Insured Person to severe pain that cannot be adequately managed without the requested health care service or treatment.

To request an Expedited Internal Appeal, please contact Claims Appeals at 888-315-0447. The written request for an Expedited Internal Appeal should be sent to: Claims Appeals, UnitedHealthcare StudentResources, PO Box 809025, Dallas, TX 75380-9025.

Right to External Independent Review
After exhausting the Company's Internal Appeal process, the Insured Person, or the Insured Person's Authorized Representative, has the right to request an External Independent Review when the service or treatment in question:

1. Is a Covered Medical Expense under the Policy; and
2. Is not covered because it does not meet the Company's requirements for Medical Necessity, appropriateness, health care setting, level or care, or effectiveness.

Standard External Review
A Standard External Review request must be submitted in writing within 4 months of receiving a notice of the Company’s Adverse Determination or Final Adverse Determination.
**Expedited External Review**

An Expedited External Review request may be submitted either orally or in writing when:

1. The Insured Person or the Insured Person’s Authorized Representative has received an Adverse Determination, and
   a. The Insured Person, or the Insured Person’s Authorized Representative, has submitted a request for an Expedited Internal Appeal; and
   b. Adverse Determination involves a medical condition for which the time frame for completing an Expedited Internal Review would seriously jeopardize the life or health of the Insured Person or jeopardize the Insured Person’s ability to regain maximum function;
   or
2. The Insured Person or the Insured Person’s Authorized Representative has received a Final Adverse Determination, and
   a. The Insured Person has a medical condition for which the time frame for completing a Standard External Review would seriously jeopardize the life or health of the Insured Person or jeopardize the Insured Person’s ability to regain maximum function;
   or
   b. The Final Adverse Determination involves an admission, availability of care, continued stay, or health care service for which the Insured Person received emergency services, but has not been discharged from a facility.

**Standard Experimental or Investigational External Review**

An Insured Person, or an Insured Person’s Authorized Representative, may submit a request for an Experimental or Investigational External Review when the denial of coverage is based on a determination that the recommended or requested health care service or treatment is experimental or investigational.

A request for a Standard Experimental or Investigational External Review must be submitted in writing within 4 months of receiving a notice of the Company’s Adverse Determination or Final Adverse Determination.

**Expedited Experimental or Investigational External Review**

An Insured Person, or an Insured Person’s Authorized Representative, may submit an oral request for an Expedited Experimental or Investigational External Review when:

1. The Insured Person or the Insured Person’s Authorized Representative has received an Adverse Determination, and
   a. The Insured Person, or the Insured Person’s Authorized Representative, has submitted a request for an Expedited Internal Appeal; and
   b. Adverse Determination involves a denial of coverage based on a determination that the recommended or requested health care service or treatment is experimental or investigational and the Insured Person’s treating Physician certifies in writing that the recommended or requested health care service or treatment would be significantly less effective is not initiated promptly;
   or
2. The Insured Person or the Insured Person’s Authorized Representative has received a Final Adverse Determination, and
   a. The Insured Person has a medical condition for which the time frame for completing a Standard External Review would seriously jeopardize the life or health of the Insured Person or jeopardize the Insured Person’s ability to regain maximum function;
   or
   b. The Final Adverse Determination is based on a determination that the recommended or requested health care service or treatment is experimental or investigational and the Insured Person’s treating Physician certifies in writing that the recommended or requested health care service or treatment would be significantly less effective if not initiated promptly.
Where to Send External Review Requests

All types of External Review requests shall be submitted to Claims Appeals at the following address:

Claims Appeals
UnitedHealthcare Student Resources
PO Box 809025
Dallas, TX 75380-9025
888-315-0447

Questions Regarding Appeal Rights

Contact Customer Service at 800-767-0700 with questions regarding the Insured Person’s rights to an Internal Appeal and External Review.

Other resources are available to help the Insured Person navigate the appeals process. For questions about appeal rights, your state department of insurance may be able to assist you at:

Kentucky Department of Insurance
Kentucky Health Insurance Advocate
P.O. Box 517
Frankfort, KY 40602
(877) 587-7222
http://healthinsurancehelp.ky.gov
DOI.CAPOmbudsman@ky.gov
The Plan is Underwritten by:
UNITEDHEALTHCARE INSURANCE COMPANY

Administrative Office:
UnitedHealthcare StudentResources
P.O. Box 809025
Dallas, Texas 75380-9025
1-800-767-0700
customerservice@uhcsr.com
claims@uhcsr.com

Plan is arranged by:
Academic HealthPlans, Inc.
P. O. Box 1605
Colleyville, TX 76034-1605
1-817-479-2100
1-855-856-2385
uky.myahpcare.com

Please keep this Brochure as a general summary of the 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.

This Brochure is based on Policy # 2014-298-1.