



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.uhcsr.com/osu or call 1-844-206-0374. For general definitions of common terms, such as allowed amount, balance billing, coinsurance (coins), copayment (copay), deductible (ded), provider, or other underlined terms, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-844-206-0374 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Select Providers \$150 / (Person) Select Providers \$350 / (Family) Preferred Providers \$500 / (Person) Preferred Providers \$1,500 / (Family) Out-of-Network Provider \$500 / (Person) Out-of-Network Provider \$1,500 / (Family)	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> , Pediatric Dental, Pediatric Vision and categories that specify <u>ded</u> does not apply.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. Pediatric Dental \$500. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the out-of-pocket limit for this plan?	Select Providers \$3,000 / (Person) Select Providers \$6,000 / (Family) Preferred Providers \$6,000 / (Person) Preferred Providers \$12,000 / (Family) Out-of-Network Provider \$6,000 / (Person) Out-of-Network Provider \$12,000 / (Family)	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See www.uhcsr.com/osu or call 1-844-206-0374 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Select Provider	Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 <u>Copay</u> per visit <u>ded</u> does not apply	40% <u>Coins</u>	40% <u>Coins</u>	May not apply when related to surgery or Physiotherapy. Includes <u>preventive services</u> specified in the health care reform law or benefits provided as mandated by state law. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
	<u>Specialist</u> visit	\$20 <u>Copay</u> per visit <u>ded</u> does not apply	40% <u>Coins</u>	40% <u>Coins</u>	
	<u>Preventive care/screening/immunization</u>	No Charge	No Charge	40% <u>Coins</u>	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>Coins</u>	40% <u>Coins</u>	40% <u>Coins</u>	_____none_____
	Imaging (CT/PET scans, MRIs)	10% <u>Coins</u>	40% <u>Coins</u>	40% <u>Coins</u>	_____none_____
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.uhcsr.com/pdl	Generic drugs	10% <u>Coins</u> <u>ded</u> does not apply	10% <u>Coins</u> <u>ded</u> does not apply	10% <u>Coins</u> <u>ded</u> does not apply	Minimum cost to the insured is \$10 or the cost of the drug, whichever is less. Limited up to a 31 day supply per prescription.
	Preferred brand drugs	20% <u>Coins</u> <u>ded</u> does not apply	20% <u>Coins</u> <u>ded</u> does not apply	50% <u>Coins</u> <u>ded</u> does not apply	Minimum cost to the insured is \$10 or the cost of the drug, whichever is less. Limited up to a 31 day supply per prescription.
	Non-preferred brand drugs	50% <u>Coins</u> <u>ded</u> does not apply	50% <u>Coins</u> <u>ded</u> does not apply	50% <u>Coins</u> <u>ded</u> does not apply	Minimum cost to the insured is \$10 or the cost of the drug, whichever is less.

*For more information about limitations and exceptions, see plan or policy document at www.uhcsr.com/osu

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Select Provider	Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
					Limited up to a 31 day supply per prescription.
	<u>Specialty drugs</u>	Same as above; <u>ded</u> does not apply	Same as above; <u>ded</u> does not apply	Same as above; <u>ded</u> does not apply	Limited up to a 31 day supply per prescription.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>Coins</u>	40% <u>Coins</u>	40% <u>Coins</u>	—————none—————
	Physician/surgeon fees	10% <u>Coins</u>	40% <u>Coins</u>	40% <u>Coins</u>	—————none—————
If you need immediate medical attention	<u>Emergency room care</u>	10% <u>Coins</u> \$100 <u>Copay</u> per visit <u>ded</u> does not apply	10% <u>Coins</u> \$100 <u>Copay</u> per visit <u>ded</u> does not apply	10% <u>Coins</u> \$100 <u>Copay</u> per visit <u>ded</u> does not apply	The <u>Copay</u> will be waived if admitted to the Hospital.
	<u>Emergency medical transportation</u>	10% <u>Coins</u>	10% <u>Coins</u>	10% <u>Coins</u>	—————none—————
	<u>Urgent care</u>	\$25 <u>Copay</u> per visit <u>ded</u> does not apply	40% <u>Coins</u>	40% <u>Coins</u>	May be limited to facility fees.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>Coins</u>	40% <u>Coins</u>	40% <u>Coins</u>	—————none—————
	Physician/surgeon fees	10% <u>Coins</u>	40% <u>Coins</u>	40% <u>Coins</u>	—————none—————
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% <u>Coins</u> Inpatient Outpatient office visits \$20 <u>Copay</u> per visit <u>ded</u> does not apply All other outpatient services,	Office Visits: 40% <u>Coins</u> Other: 40% <u>Coins</u>	Office Visits: 40% <u>Coins</u> Other: 40% <u>Coins</u>	—————none—————

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

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Select Provider	Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		except Medical Emergency Expenses and Prescription Drugs			
	Inpatient services	10% Coins	40% Coins	40% Coins	—————none—————
If you are pregnant	Office visits	Based on setting where service is performed	Based on setting where service is performed	Based on setting where service is performed	<u>Cost-sharing</u> does not apply for <u>preventive services</u> when provided by a <u>preferred provider</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	Based on setting where service is performed	Based on setting where service is performed	Based on setting where service is performed	
	Childbirth/delivery facility services	Based on setting where service is performed	Based on setting where service is performed	Based on setting where service is performed	—————none—————
If you need help recovering or have other special health needs	<u>Home health care</u>	10% Coins	40% Coins	40% Coins	100 visits maximum per Policy Year / Additional 250 visit maximum per Policy Year for Private Duty Nursing
	<u>Rehabilitation services</u>	10% Coins	40% Coins	40% Coins	Outpatient Rehabilitation/Habilitation: Limits per Policy Year as follows: <ul style="list-style-type: none"> • 20 visits of physical therapy • 20 visits of occupational therapy • 20 visits of speech therapy • 12 visits of manipulative therapy
	<u>Habilitation services</u>	10% Coins	40% Coins	40% Coins	

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

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Select Provider	Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
					Separate physical, occupational and speech therapy limits apply to Rehabilitative and Habilitative Services.
	<u>Skilled nursing care</u>	10% <u>Coins</u>	40% <u>Coins</u>	40% <u>Coins</u>	—————none—————
	<u>Durable medical equipment</u>	10% <u>Coins</u>	40% <u>Coins</u>	40% <u>Coins</u>	—————none—————
	<u>Hospice services</u>	10% <u>Coins</u>	40% <u>Coins</u>	40% <u>Coins</u>	—————none—————
If your child needs dental or eye care	Children’s eye exam	50% <u>Coins</u> ; <u>ded</u> does not apply	50% <u>Coins</u> ; <u>ded</u> does not apply	50% <u>Coins</u> ; <u>ded</u> does not apply	See your <u>plan’s</u> Pediatric Vision Benefit Details. Age limits apply.*
	Children’s glasses	50% <u>Coins</u> ; <u>ded</u> does not apply	50% <u>Coins</u> ; <u>ded</u> does not apply	50% <u>Coins</u> ; <u>ded</u> does not apply	See your <u>plan’s</u> Pediatric Vision Benefit Details. Age limits apply.*
	Children’s dental check-up	50% <u>Coins</u>	50% <u>Coins</u>	50% <u>Coins</u>	See your <u>plan’s</u> Pediatric Dental Benefit Details. Age limits apply.*

*For more information about limitations and exceptions, see plan or policy document at www.uhcsr.com/osu

Excluded Services & Other Covered Services:

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

- Bariatric surgery
- Hearing aids
- Routine foot care
- Cosmetic surgery except as specifically provided in the Policy
- Infertility treatment
- Weight loss programs
- Dental care (Adult) except as specifically provided in the Policy
- Long-term care

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

- Acupuncture
- Private-duty nursing
- Chiropractic care
- Routine eye care (Adult)
- Non-emergency care when traveling outside the U.S.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: UnitedHealthcare Student Resources at 1-844-206-0374 and Ohio Department of Insurance at 1-800-686-1526 or visit <http://www.insurance.ohio.gov/Pages/default.aspx>. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Ohio Department of Insurance at 1-800-686-1526 or visit <http://www.insurance.ohio.gov/Pages/default.aspx>.

Does this plan provide Minimum Essential Coverage? Yes

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

Does this plan meet Minimum Value Standards? Not Applicable

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

Language Access Services:

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

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

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

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

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

About these Coverage Examples:



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

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The <u>plan's overall deductible</u>	\$500	■ The <u>plan's overall deductible</u>	\$500	■ The <u>plan's overall deductible</u>	\$500
■ <u>Specialist coinsurance</u>	40%	■ <u>Specialist coinsurance</u>	40%	■ <u>Specialist coinsurance</u>	40%
■ <u>Hospital (facility) coinsurance</u>	40%	■ <u>Hospital (facility) coinsurance</u>	40%	■ <u>Hospital (facility) coinsurance</u>	40%
■ <u>Other coinsurance</u>	40%	■ <u>Other coinsurance</u>	40%	■ <u>Other coinsurance</u>	40%
<p>This EXAMPLE event includes services like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>)</p>		<p>This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (<i>including disease education</i>) <u>Diagnostic tests</u> (<i>blood work</i>) <u>Prescription drugs</u> <u>Durable medical equipment</u> (<i>glucose meter</i>)</p>		<p>This EXAMPLE event includes services like: <u>Emergency room care</u> (<i>including medical supplies</i>) <u>Diagnostic test</u> (<i>x-ray</i>) <u>Durable medical equipment</u> (<i>crutches</i>) <u>Rehabilitation services</u> (<i>physical therapy</i>)</p>	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<i>Cost-Sharing</i>		<i>Cost-Sharing</i>		<i>Cost-Sharing</i>	
<u>Deductibles</u>	\$500	<u>Deductibles</u>	\$500	<u>Deductibles</u>	\$500
<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$4,800	<u>Coinsurance</u>	\$600	<u>Coinsurance</u>	\$500
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$5,360	The total Joe would pay is	\$1,120	The total Mia would pay is	\$1,200

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

NON-DISCRIMINATION NOTICE

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

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

Civil Rights Coordinator
United HealthCare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UTAH 84130
UHC_Civil_Rights@uhc.com

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

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

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

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

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

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

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

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

LANGUAGE ASSISTANCE PROGRAM

We provide free services to help you communicate with us, such as, letters in other languages or large print. Or, you can ask for free language services such as speaking with an interpreter. To ask for help, please call toll-free 1-866-260-2723, Monday through Friday, 8 a.m. to 8 p.m. ET.

English

Language assistance services are available to you free of charge. Please call 1-866-260-2723.

Albanian

Shërbimet e ndihmës në gjuhën amtare ofrohen falas. Ju lutemi telefononi në numrin 1-866-260-2723.

Amharic

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Arabic

تتوفر لك خدمات المساعدة اللغوية مجانًا. اتصل على الرقم 1-866-260-2723.

Armenian

Ձեզ մատչելի են անվճար լեզվակախան օգնություն ծառայություններ: Խնդրում ենք զանգահարել 1-866-260-2723 համարով:

Bantu- Kirundi

Uronswa ku buntu serivisi zifatyiye ku rurimi zo kugufasha. Utegerezwa guhamagara 1-866-260-2723.

Bisayan- Visayan (Cebuano)

Magamit nimo ang mga serbisyo sa tabang sa lengguwahe nga walay bayad. Palihug tawag sa 1-866-260-2723.

Bengali- Bangala

ঘোষণা : ভাষা সহায়তা পরিষেবা আপনি বিনামূল্যে পেতে পারেন। দয়া করে 1-866-260-2723-তে কল করুন।

Burmese

ဘာသာစကား အကူအညီ ဝန်ဆောင်မှုများ သင့်အတွက် အခမဲ့ရရှိနိုင်ပါသည်။ ဝက်စ်ဖုန်းဖြင့် ဖုန်း 1-866-260-2723 ကိုခေါ်ဆိုပါ။

Cambodian- Mon-Khmer

សេវាជំនួយបំណុលសំនុំកម្រិត ទាមទារសម្រាប់អ្នក។ សូមទូរស័ព្ទទៅលេខ 1-866-260-2723។

Cherokee

ᏰᏓᏴᏏᏛᏗ ᏱᏃᏍᏁᏅᏏᏗ ᏱᏃᏍᏁᏅᏏᏗ ᏱᏃ ᏱᏂᏛᏗᏃᏱᏍᏛᏗᏁᏗ ᏱᏂᏛᏗᏃᏱᏍᏛᏗᏁᏗ ᏱᏂᏛᏗᏃᏱᏍᏛᏗᏁᏗ ᏱᏂᏛᏗᏃᏱᏍᏛᏗᏁᏗ ᏱᏂᏛᏗᏃᏱᏍᏛᏗᏁᏗ 1-866-260-2723.

Chinese

您可以免費獲得語言援助服務。請致電 1-866-260-2723。

Choctaw

Chahta anumpa ish anumpuli hokmvt tohsholi yvt peh pilla hq chi apela hinla. I paya 1-866-260-2723.

Cushite- Oromo

Tajaajilliwwan gargaarsa afaanii kanfalttii malee siif jira. Maaloo karaa lakkoofsa bilbilaa 1-866-260-2723 bilbili.

Dutch

Taalbijstandsdiensten zijn gratis voor u beschikbaar. Gelieve 1-866-260-2723 op te bellen.

French

Des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-260-2723.

French Creole- Haitian Creole

Gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-866-260-2723.

German

Sprachliche Hilfsdienstleistungen stehen Ihnen kostenlos zur Verfügung. Bitte rufen Sie an unter: 1-866-260-2723.

Greek

Οι υπηρεσίες γλωσσικής βοήθειας σας διατίθενται δωρεάν. Καλέστε το 1-866-260-2723.

Gujarati

ભાષા સહાય સેવાઓ તમારા માટે નિ:શુલ્ક ઉપલબ્ધ છે. કૃપા કરીને 1-866-260-2723 પર કોલ કરો.

Hawaiian

Kōkua manuahi ma kāu ‘ōlelo i loa‘a ‘ia. E kelepona i ka helu 1-866-260-2723.

Hindi

आप के लिए भाषा सहायता सेवाएं नि:शुल्क उपलब्ध हैं। कृपया 1-866-260-2723 पर कॉल करें।

Hmong

Muaj cov kev pab txhais lus pub dawb rau koj. Thov hu rau 1-866-260-2723.

Ibo

Enyemaka na-ahazi asusụ, bu n'efu, dịrị gi. Kpọọ 1-866-260-2723.

Ilocano

Adda awan bayadna a serbisio para iti language assistance. Pangngaasim ta tawagam ti 1-866-260-2723.

Indonesian

Layanan bantuan bahasa bebas biaya tersedia untuk Anda. Harap hubungi 1-866-260-2723.

Italian

Sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-260-2723.

Japanese

無料の言語支援サービスをご利用いただけます。1-866-260-2723 までお電話ください。

Karen

usdmw>rRpXRt*D>erRM>tDRohOJ vXwvd.[h.tyORb. (cDvD) M.vDRI 0Ho;plRqJ;usd;b. 1-866-260-2723 wuh>I

Korean

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Kru- Bassa

Bot ba hola ni kobol mahop ngui nsaaw wogui wo ba yé ha i nyuu yon. Sebel i nsinga ini 1-866-260-2723.

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