

# 2016–2017 Student Injury and Sickness Plan for Vanderbilt University Graduate, Professional and International Students



## Who is eligible to enroll?

All graduate and professional students registered in degree programs of 4 or more credit hours or who are actively enrolled in research courses (including, but not limited to, dissertation or thesis courses) that are designated by Vanderbilt University as full-time enrollment and Post doctoral trainees who are funded by training grants are automatically enrolled in this plan. All International students attending Vanderbilt University are automatically enrolled in and billed for the Student Injury and Sickness Insurance Plan as described in this brochure. Eligible students may also insure their Dependents. Eligible Dependents are the student's spouse and dependent children under 26 years of age.

## Where can I get more information about the benefits available?

Please read the plan brochure to determine whether this plan is right before you enroll. The plan brochure provides details of the coverage including costs, benefits, exclusions, and reductions or limitations and the terms under which the coverage may be continued in force. Copies of the plan brochure are available from the University and may be viewed at [www.gallagherstudent.com/Vanderbilt](http://www.gallagherstudent.com/Vanderbilt).

## Who can answer questions I have about the plan?

If you have questions please contact Customer Service at 1-800-468-5867 or [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt).

## What important dates or deadlines should I be aware of?

Online waivers must be submitted by August 1, 2016.

## How much does the plan cost?

Rates	Annual 8/12/16 – 8/11/17	Spring 1/1/17 – 8/11/17	May Mester 5/1/17 – 8/11/17	Summer 6/1/17 – 8/11/17
Student	\$3,064	\$1,877	\$862	\$603
Spouse	\$3,049	\$1,862	\$862	\$603
One Child	\$3,049	\$1,862	\$862	\$603
Two or More Children	\$6,098	\$3,724	\$1,724	\$1,206
Spouse + Two or More Children	\$9,147	\$5,586	\$2,586	\$1,599

NOTE: The amounts stated above include certain fees charged by the school you are receiving coverage through. Such fees may include amounts which are retained by your school (to, for example, cover your school's administrative costs associated with offering this health plan) as well as amounts which are paid to Gallagher Student Health & Special Risk including Eyemed and Basix dental plan fees at the direction of your school.

This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2016-99-2.

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

## Highlights of the Coverage and Services offered by UnitedHealthcare StudentResources

### METALLIC LEVEL - GOLD WITH ACTUARIAL VALUE OF 86.967 %

	Preferred Providers	In-Network Providers	Out-of-Network Providers
<b>Overall Plan Maximum</b>	There is no overall maximum dollar limit on the policy		
<b>Plan Deductible</b>	\$150 per Insured Person, per Policy Year	\$150 per Insured Person, per Policy Year	\$500 per Insured Person, per Policy Year
<b>Out-of-Pocket Maximum</b> <i>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 applicable benefit maximums. Refer to the plan brochure for details about how the Out-of-Pocket Maximum applies.</i>	\$5,000 Per Insured Person, Per Policy Year \$10,000 For all Insureds in a Family, Per Policy Year		There is no Out-of-Pocket Maximum for Out-of-Network benefits.
<b>Coinsurance</b> <i>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan brochure.</i>	90% of Preferred Allowance for Covered Medical Expenses	85% of Preferred Allowance for Covered Medical Expenses	65% of Usual and Customary Charges for Covered Medical Expenses
<b>Prescription Drugs</b> <i>Prescriptions must be filled at an Express Scripts network pharmacy. Prescriptions can be filled by mail order through Express Scripts pharmacies only. Insureds may get a 90-day supply of prescription medication by paying a Copay 2 times the monthly tier Copay. Mail order prescriptions will not be filled less than 45 days from the termination date of the policy.</i>	\$15 Copay per prescription for generic drugs \$40 Copay per prescription for brand name drugs \$60 Brand with generic equivalent based on a 30-day supply per prescription (An additional \$100 per policy year Deductible will be required.)		No Benefits
<b>Preventive Care Services</b> <i>Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No Copay or Deductible when the services are received from a Preferred or In-Network Provider. Please see <a href="http://www.healthcare.gov/preventive-care-benefits/">www.healthcare.gov/preventive-care-benefits/</a> for complete details of the services provided for specific age and risk groups.</i>	100% of Preferred Allowance	100% of Preferred Allowance	65% of Usual and Customary Charges
<b>Pediatric Dental and Vision Benefits</b>	Refer to the plan brochure for details (age limits apply).		
<b>UnitedHealthcare Global: Global Emergency Services</b>	Domestic Students are eligible for UnitedHealthcare Global services when 100 miles or more away from your campus address and 100 miles or more away from your permanent home address. International Students are covered worldwide except in their home country.		

#### Preferred Providers

The Preferred Provider Network for this plan is VU Medical Center. The In-Network Provider for this plan is UnitedHealthcare Options PPO. In-Network Providers can be found using the following link: [www.uhcsr.com/Options](http://www.uhcsr.com/Options).

#### Online Services

UnitedHealthcare **StudentResources** Insureds have online access to their claims status, EOBs, network providers, correspondence and coverage account information by logging in to *My Account* at [www.uhcsr.com/myaccount](http://www.uhcsr.com/myaccount). To create an online account, select the "create My Account Now" link and follow the simple, onscreen directions. All you need is your 7-digit Insurance ID number or the email address on file. Insureds can also download our UHCSR Mobile App available on Google Play and Apple's App Store.

## Other Coverage

Visit [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt) to learn about Gallagher Student Health & Special Risk Complements (Dental, Vision and CampusFit). Gallagher Student Health & Special Risk Complements is not underwritten or administered by UnitedHealthcare Insurance Company.

## Healthiest You: National Telehealth Service

Starting on the effective date of your policy, you have 24/7 access to medical advice through HealthiestYou, a national telehealth service. By calling the toll-free number listed on the front of your medical ID card or visiting [www.telehealth4students.com](http://www.telehealth4students.com), you have access to board-certified physicians via phone and/or video, where permitted. This service is especially helpful for minor illnesses, such as allergies, sore throat, earache, pink eye, etc. Based on the condition being treated, the doctor can also prescribe certain medications, saving you a trip to the doctor's office. Using HealthiestYou can save you money and time, while avoiding costly trips to a doctor's office, urgent care facility, or emergency room. As an insured with **StudentResources**, there is no consultation fee for this service.\* Every call with a HealthiestYou doctor is covered 100% during your policy period.

This service is meant to compliment your Student Health Center. If possible, we encourage you to visit your SHC first before using this service. Depending on your school's set-up, your call may be routed to the Student Health Center during their business hours for further assistance.

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Not available in Arkansas; limited services in California, Idaho, Iowa, Louisiana, and Texas.

\*If you are an Insured under this insurance Plan, and you call prior to the plan effective date, you will be charged a \$40 service fee before being connected to a board-certified physician.

## Student Assistance

Insureds have immediate access to the Student Assistance Program, a service that coordinates care using a network of resources. Services available include counseling, financial and legal advice, as well as mediation. Counseling services are offered by Licensed Clinicians who can provide insureds with someone to talk to when everyday issues become overwhelming. Financial services, provided by licensed CPA's and Certified Financial Planners offer consultations on issues such as financial planning, credit and collection issues, home buying and renting and more. Legal Services are provided by fully credentialed attorneys with at least 5 years of experience practicing law. Mediation services are available to help resolve family-related disputes. Translation services are available in over 170 languages for most services. Insureds also have access to LiveAndWorkWell.com where they can take health risk assessments, use health estimators to calculate things like their target heart rate, BMI and participate in personalized self-help programs. More information about these services is available by logging into My Account at [www.uhcsr.com/MyAccount](http://www.uhcsr.com/MyAccount).

## 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. Circumcision.
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.
3. 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.
4. Elective Surgery or Elective Treatment.
5. Flight in any kind of aircraft, except while riding as a passenger on a regularly scheduled flight of a commercial airline.
6. Hirsutism. Alopecia.
7. 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.

8. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation.
9. Injury sustained by reason of a motor vehicle accident to the extent that benefits are paid or payable by any other valid and collectible insurance.
10. Injury sustained while:
  - Participating in any interscholastic, 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.
11. Participation in a riot or civil disorder. Commission of or attempt to commit a felony. Fighting except when unprovoked and in self-defense.
12. 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.
  - Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.
13. Reproductive/Infertility services including but not limited to the following:
  - Cryopreservation of reproductive materials. Storage of reproductive materials.
  - Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception except to diagnose or treat the underlying cause of the infertility.
  - Premarital examinations.
  - Impotence, organic or otherwise.
  - Reversal of sterilization procedures.
14. Routine eye examinations. Eye refractions. Eyeglasses. Contact lenses. Prescriptions or fitting of eyeglasses or contact lenses. Vision correction surgery. Treatment for visual defects and problems.  
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 the first pair of eyeglasses or contact lenses following cataract surgery.
15. Routine Newborn Infant Care and well-baby nursery and related Physician charge, except as specifically provided in the policy.
16. 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.
17. Services provided normally without charge by the Health Service of the Policyholder. Services covered or provided by the student health fee.
18. Skydiving. Parachuting. Hang gliding. Glider flying. Parasailing. Sail planing. Bungee jumping.
19. Supplies, except as specifically provided in the policy.
20. Treatment in a Government hospital, unless there is a legal obligation for the Insured Person to pay for such treatment.
21. 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).
22. Weight management. Weight reduction. Nutrition programs. Treatment for obesity. Surgery for removal of excess skin or fat. This exclusion does not apply to benefits specifically provided in the policy.

**NOTE: The information contained herein is a summary of certain benefits which are offered under a student health insurance policy issued by UnitedHealthcare. This document is a summary only and may not contain a full or complete recitation of the benefits and restrictions/exclusions associated with the relevant policy of insurance. This document is not an insurance policy document and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. Neither you nor UnitedHealthcare has any rights or responsibilities associated with your receipt of this document. Changes in federal, state or other applicable legislation or regulation or changes in Plan design required by the applicable state regulatory authority may result in differences between this summary and the actual policy of insurance.**

**Need more information? Please contact:**

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Toll free 1-800-468-5867  
[www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt)

For the online waiver form, please visit our website at [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt), click on “Student Waive” and follow the online instructions.

