Thank you for considering UnitedHealthcare as your provider of health benefit coverage

We know you want the best benefit coverage with the fewest obstacles between you and your health care. Here are some of the ways becoming a UnitedHealthcare member can help.

Large national network

Our network is one of the largest in the nation, with 790,000 doctors and 5,700 hospitals. So chances are your regular doctor already participates with us. It also means that wherever you are in the country, you’ll be able to find a network hospital and get the same benefit coverage level you find at home.

With a nationwide network, your benefit coverage travels with you:

- 790,000 doctors
- 5,700 hospitals
- 60,000 pharmacies
- 57,000 counseling and mental health practitioners

Eligibility

All domestic students actively enrolled in six or more credit hours per semester, or considered full time (in a program requiring documentation of health insurance coverage; exceptions listed at www.miami.edu/student-health) are eligible and may participate in the plan on a voluntary basis. All international students, regardless of credit load, are required to be insured under the policy.

Students must actively attend classes for at least the first 31 days (unless an official medical withdrawal has been approved by the Student Health Service) after the date for which coverage is purchased. Nondegree-seeking, noncredit courses, home-study correspondence, Internet and television classes, and evening or weekend-only programs or courses do not fulfill the eligibility requirements.
UnitedHealthcare maintains its right to investigate student status and attendance records to verify that the policy eligibility requirements have been met. If UnitedHealthcare discovers that the policy eligibility requirements have not been met, it may discontinue coverage and its only obligation is refund of premium.

International visiting scholars, or other people with current passports and student visas, temporarily located outside their home country who have not been granted permanent residency status while engaged in educational activities at the university, WJH Students and Intensive Language students are eligible to be insured under the policy.

**Effective and termination dates**

The Master Policy on file at the school becomes effective August 15, 2015. Coverage becomes effective on the first day of the period for which premium is paid. The Master Policy terminates August 14, 2016. Coverage terminates on that date or at the end of the period through which premium is paid, whichever is earlier.

You must meet the eligibility requirements listed herein each time you pay a premium to continue insurance coverage. To avoid a lapse in coverage, the premium must be received within 14 days after the coverage expiration date. It is the student’s responsibility to make timely renewal payments to avoid a lapse in coverage. The policy is a nonrenewable, one-year term policy.

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**When you need care… where you should go**

**Primary care physician**

If it’s not urgent or an emergency, it’s usually best to go to your own doctor’s office. Your doctor knows you and your health history, can access your medical records and provide follow-up care or recommend a specialist.

**Urgent care center**

When your primary care physician is unavailable consider an urgent care center (local listing available at www.miami.edu/student-health) to treat minor ailments such as:

- Sprains
- Small cuts
- Strains
- Sore throats
- Minor infections
- Rashes

**Emergency room care**

At the emergency room (ER), serious and life-threatening conditions are treated first. Other cases must wait—sometimes for hours. And, it may cost you more. Consider the ER for conditions such as:

- Heavy bleeding
- Large open wounds
- Sudden change in vision
- Chest pain and difficulty breathing
- Major burns or broken bones
- Spinal injuries
- Severe head injury

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University of Miami’s Student Health Service providers are available to assist you after hours and can be reached at **(305) 284-9100.**

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Information on automatic charge of insurance premium for eligible students and waiver of insurance fee is available at [miami.edu/student-health](http://miami.edu/student-health).
Summary of benefits – UnitedHealthcare Benefit Plan

With this plan, you will receive the highest level of benefits when you seek care at the Student Health Service, or when referred to a network physician, facility or other health care professional. You will also receive a higher level of benefits when you seek care at UHealth facilities. In addition, you do not have to worry about any claim forms.

You also may choose to seek care outside the network. However, you should know that care received from a non-network facility, physician or other health care professional means a higher deductible, co-payment and co-insurance. In addition, if you choose to seek care outside the network, UnitedHealthcare only pays a portion of those charges, and it is your responsibility to pay the remainder. This amount you are required to pay, which could be significant, does not apply to the out-of-pocket maximum. We recommend that you ask non-network physicians or health care professionals about their billed charges before you receive care.

<table>
<thead>
<tr>
<th>Undergrad/Grad</th>
<th>Total Annual Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduates</td>
<td>$2466</td>
</tr>
<tr>
<td>International Graduates</td>
<td>$2466</td>
</tr>
<tr>
<td>Domestic Graduates</td>
<td>$2466</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Student Coverage Period</th>
<th>Effective Date</th>
<th>Expiration Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual</td>
<td>8/15/15</td>
<td>8/14/16</td>
</tr>
</tbody>
</table>
Better manage your benefit plan

When you become a member, your main tool for managing your benefit plan is myuhc.com.® Once you’ve enrolled, just register to access your personal plan information. A few clicks and you can search the directory for a network doctor or hospital in your area. You also can see what services are covered and how much you’ll pay for a co-payment and deductible.*

Health planning tools: Get well, stay well

You may be surprised to know that as a member, you get more than just benefit coverage. On myuhc.com, you also have a wealth of online tools, information and programs to help you obtain and maintain good health.

- **Gauge** your health status by taking a Personal Health Assessment.
- **Manage** your health and wellness with the Personal Health Record.
- **Choose** from several health improvement tools to begin your healthy journey.
- **Receive** discounts on thousands of wellness products and services.
- **Keep track** of your progress with personal journaling and other wellness tools.
- **Sign up** for a personalized e-mail newsletter - go to uhc.com/myhealthnews and supply your group ID number from your health plan ID card.

Important words to understand

- **Co-payment** - a fixed dollar amount you pay when you receive certain types of network care.
- **Annual Deductible** - the amount you must pay before your medical plan pays.
- **Co-insurance** - after you meet your deductible, the medical plan pays a percentage of the covered cost of some services and you pay the rest. Your share is called co-insurance.
- **Out-of-Pocket Maximum** - you share expenses until you reach a yearly limit on how much you have to pay.
- **Network vs. Non-Network** - Network means you receive care from a doctor, specialist, hospital or other provider or facility that participates in a medical plan’s network. Non-network means you receive care from a provider who is not in the network. Your deductible, co-insurance limit and out-of-pocket costs are higher for non-network care.
- **Eligible Expenses** - the amount we will pay for Covered Health Services, incurred while the Policy is in effect, are determined as stated below:

For Network and Student Health Service Benefits, Eligible Expenses are based on either of the following:

- When Covered Health Services are received from Network providers, Eligible Expenses are our contracted fee(s) with that provider.
- When Covered Health Services are received from Non-Network providers as a result of an emergency or as otherwise arranged by us, Eligible Expenses are billed charges unless a lower amount is negotiated.

For Non-Network Benefits, Eligible Expenses are based on the following applicable criteria, to the extent available, and in the order of priority as identified below:

1. Fee(s) we are able to negotiate with the provider, such as the Shared Savings Program;
2. 110% of the published rates allowed by Medicare for the same or similar service;
3. 50% of the billed charge.

*Check your benefit plan documents to verify your coverage levels.

Important: When searching for a provider on myuhc.com, please select “UnitedHealthcare Choice Plus” from the drop down menu under “Select a Plan.”

Other myuhc.com features:

- Track your claims to see when they are paid
- Create an emergency health plan ID card and request a permanent health plan ID card
- Find the cost of many different medical services in your area by using the myHealthcare Cost Estimator

Use myuhc.com wherever you are

UnitedHealthcare Health4Me™ provides instant access to your family’s critical health information – anytime and anywhere. Whether you want to find a physician near you, check the status of a claim or speak directly with a health care professional, Health4Me is your go-to resource.
UnitedHealthcare Student Health Insurance Plan

Utilizing the UnitedHealthcare network

Access to high-quality, affordable health care is vital to academic success. UnitedHealthcare helps keep you and your family healthy with comprehensive medical coverage options, including preventive care and emergency services. It is easy to get care and maintain your health with a UnitedHealthcare Student Health Benefit Plan.

UnitedHealthcare’s network gives you the freedom to see any physician or other health care professional from our network, including specialists. In order to make the most of your benefits, you should visit the Student Health Service or UHealth facilities. There are no co-payments for services received at the Student Health Service. You will receive the highest level of benefits when you seek care at the Student Health Service or when referred to a network physician, facility or other health care professional if services at the Student Health Service are either not covered or not available. In addition, you do not have to worry about any claim forms or bills.

You also may choose to seek care outside the network. However, you should know that care received from a non-network physician, facility or other health care professional means a higher deductible and co-payment. In addition, if you choose to seek care outside the network, UnitedHealthcare only pays a portion of those charges, and it is your responsibility to pay the remainder. This amount you are required to pay, which could be significant, does not apply to the out-of-pocket maximum. We recommend that you ask non-network physicians or health care professionals for information about their billed charges before you receive care.

Some of the important benefits of your plan

You have access to a network of physicians, facilities and other health care professionals, including specialists. Benefits are available for office visits and hospital care, as well as inpatient and outpatient surgery.

Care Coordination services are available to help identify and prevent delays in care for those who might need specialized help.

- Emergencies are covered anywhere in the world.
- Prenatal care is covered.
- Routine check-ups are covered. No student cost share.
- Mammograms are covered.
- Your plan utilizes the Choice Plus network. When searching for a provider on myuhc.com, please select “UnitedHealthcare Choice Plus” from the drop down menu under “Select a Plan.”

Need a real voice when you have health questions?

With NurseLine services, you can call to speak with an experienced registered nurse anytime, day or night. Ask health-related questions about anything from illnesses, to treating a burn, to the possible side effects of medications. You also can get help with finding the right doctor or hospital and understanding possible treatment options with Treatment Decision Support.

To access NurseLine services, call the toll free telephone number on your health plan ID card.
## Student Health Insurance

### Benefits summary

<table>
<thead>
<tr>
<th>Types of Coverage</th>
<th>Student Health Service/Co-payment Amounts</th>
<th>Network Benefits/Co-payment</th>
<th>Non-Network Benefits/Co-payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Annual Deductible: No Annual Deductible.</td>
<td>Annual Deductible: $400 per Covered Person per Policy Year. After you meet your deductible, the medical plan and you will share expenses. Your share is called co-insurance and is represented in a percentage amount.</td>
<td>Annual Deductible: $400 per Covered Person per Policy Year. After you meet your deductible, the medical plan and you will share expenses. Your share is called co-insurance and is represented in a percentage amount.</td>
</tr>
<tr>
<td></td>
<td>Out-of-Pocket Maximum: No Out-of-Pocket Maximum.</td>
<td>Out-of-Pocket Maximum: $4,000 per Covered Person per Policy Year. The Out-of-Pocket Maximum does include the Annual Deductible, Co-payments and Co-insurance. Prescription drug costs are also included in the Out-of-Pocket Maximum.</td>
<td>Out-of-Pocket Maximum: $6,000 per Covered Person per Policy Year. The Out-of-Pocket Maximum does include the Annual Deductible, Co-payments and Co-insurance. Prescription drug costs are also included in the Out-of–Pocket Maximum.</td>
</tr>
</tbody>
</table>

### Network and Non-Network Benefits

1. Ambulance Services
   - Emergency only
   - Ground Transportation: Not Covered
   - Air Transportation: Not Covered
   - Ground Transportation: 30% of Eligible Expenses
   - Air Transportation: 30% of Eligible Expenses
   - Same as Network Benefit

2. Durable Medical Equipment (DME)
   - Covered at 100%
   - 30% of Eligible Expenses
   - 40% of Eligible Expenses

3. Emergency Health Services
   - Covered at 100%
   - $150 per visit
   - Same as Network Benefit
   - Notification is required if results in an Inpatient Stay.

4. Eye Examinations
   - Covered only at Student Health Service designated facility for one visit annually at a $20 Co-payment.
   - Not Covered
   - Not Covered

5. Home Health Care
   - Network and non-Network Benefits are limited to 60 visits for skilled care services per Policy Year.
   - Not Covered
   - 30% of Eligible Expenses
   - 40% of Eligible Expenses

6. Hospice Care
   - Not Covered
   - 30% of Eligible Expenses
   - 40% of Eligible Expenses

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1 After you’ve reached your deductible, co-insurance will apply. Co-insurance is the percentage amount. Eligible Expenses – the amount we will pay for Covered Health Services, incurred while the Policy is in effect, are determined as stated below: For Network and Student Health Service Benefits, Eligible Expenses are based on either of the following:
- When Covered Health Services are received from Network providers, Eligible Expenses are our contracted fee(s) with that provider.
- When Covered Health Services are received from non-Network providers as a result of an Emergency or as otherwise arranged by us, Eligible Expenses are billed charges unless a lower amount is negotiated.

For Non-Network Benefits, Eligible Expenses are based on the following applicable criteria, to the extent available, and in the order of priority as identified below:
- 1. Fee(s) we are able to negotiate with the provider, such as the Shared Savings Program;
- 2. 110% of the published rates allowed by Medicare for the same or similar service;
- 3. 50% of the billed charge.

2 Prior Notification is required.
## Benefits summary, continued

<table>
<thead>
<tr>
<th>Types of Coverage</th>
<th>Student Health Service/Co-payment Amounts</th>
<th>Network Benefits/Co-payment</th>
<th>Non-Network Benefits/Co-payment Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>7. Hospital - Inpatient Stay</strong>&lt;br&gt;Services at UMH, UMHC, UMSCCC, ABLEH&lt;sup&gt;1&lt;/sup&gt; will be covered at 90% of eligible expenses</td>
<td>Not Covered</td>
<td>30% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;&lt;br&gt;10% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;</td>
<td>40% of Eligible Expenses&lt;sup&gt;1,2&lt;/sup&gt;</td>
</tr>
<tr>
<td><strong>8. Maternity Services</strong></td>
<td>Not Covered</td>
<td>Same as 7, 9, 10 and 11&lt;br&gt;Maternity not available at UM facilities and therefore 10% of Eligible Expenses benefit not available. Physician office visits for prenatal care covered at 100% after the first visit.</td>
<td>Same as 7, 9, 10 and 11&lt;sup&gt;1&lt;/sup&gt;&lt;br&gt;Notification is required if Inpatient Stay exceeds 48 hours following a normal vaginal delivery or 96 hours following a cesarean section delivery.</td>
</tr>
<tr>
<td><strong>9. Outpatient Surgery, Diagnostic and Therapeutic Services</strong>&lt;br&gt;Outpatient Surgery Services at UMH, UMHC, UMSCCC, ABLEH&lt;sup&gt;1&lt;/sup&gt; will be covered at 90% of eligible expenses.&lt;br&gt;Outpatient Diagnostic Services&lt;br&gt;Outpatient Diagnostic/Therapeutic Services - CT Scans, PET Scans, MRI and Nuclear Medicine Services at UMH, UMHC, UMSCCC, ABLEH&lt;sup&gt;1&lt;/sup&gt; will be covered at 90% of eligible expenses.&lt;br&gt;Outpatient Therapeutic Treatments (DIALYSIS, CHEMOTHERAPY) Services at UMH, UMHC, UMSCCC, ABLEH&lt;sup&gt;1&lt;/sup&gt; will be covered at 90% of eligible expenses.</td>
<td>Covered at 100%&lt;br&gt;For lab and radiology/Xray; Covered at 100%&lt;br&gt;Not Covered</td>
<td>30% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;&lt;br&gt;10% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;</td>
<td>40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td><strong>10. Physician's Office Services</strong>&lt;br&gt;Preventive Care&lt;br&gt;Sickness and Injury&lt;br&gt;Injections Received in a Physician's Office when no other health service is received</td>
<td>Covered at 100%&lt;br&gt;Covered at 100%&lt;br&gt;Covered at 100%</td>
<td>Covered at 100%&lt;br&gt;$20 per Primary Care office visit&lt;br&gt;$40 per Specialist office visit&lt;br&gt;$20 per visit</td>
<td>40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td><strong>11. Professional Fees for Surgical and Medical Services</strong></td>
<td>Not Covered</td>
<td>30% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;&lt;br&gt;10% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt; for services at UMH, UMHC, UMSCCC, ABLEH&lt;sup&gt;2&lt;/sup&gt;</td>
<td>40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td><strong>12. Reconstructive Procedures</strong></td>
<td>Not Covered</td>
<td>Same as 7, 9, 10, 11 and 12&lt;sup&gt;1&lt;/sup&gt;</td>
<td>Same as 7, 9, 10, 11 and 12&lt;sup&gt;1&lt;/sup&gt;</td>
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<sup>1</sup> After you've reached your deductible, co-insurance will apply. Co-insurance is the percentage amount. Eligible Expenses - the amount we will pay for Covered Health Services, incurred while the Policy is in effect, are determined as stated below: For Network and Student Health Service Benefits, Eligible Expenses are based on either of the following:<br>• When Covered Health Services are received from Network providers, Eligible Expenses are our contracted fee(s) with that provider.<br>• When Covered Health Services are received from non-Network providers as a result of an Emergency or as otherwise arranged by us, Eligible Expenses are billed charges unless a lower amount is negotiated.<br>For Non-Network Benefits, Eligible Expenses are based on the following applicable criteria, to the extent available, and in the order of priority as identified below:<br>1. Fee(s) we are able to negotiate with the provider, such as the Shared Savings Program;<br>2. 110% of the published rates allowed by Medicare for the same or similar service;<br>3. 50% of the billed charge.<br>2 Prior Notification is required.<br>3 UMH - University of Miami Hospital; UMHC - University of Miami Hospital & Clinics; UMSCCC - University of Miami Sylvester Comprehensive Cancer Center; ABLEH - Ann Bates Leach Eye Hospital.
Benefits summary, continued

<table>
<thead>
<tr>
<th>Types of Coverage</th>
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</tr>
</thead>
<tbody>
<tr>
<td>13. Rehabilitation Services - Outpatient Therapy</td>
<td>Not Available</td>
<td>$20 per visit</td>
<td>40% of Eligible Expenses¹</td>
</tr>
<tr>
<td>Network and non-Network Benefits are limited as follows: 15 visits of physical therapy; 15 visits of occupational therapy; 15 visits of speech therapy; 15 visits of pulmonary rehabilitation; and 36 visits of cardiac rehabilitation per Policy Year. 15 additional visits will be covered for services necessary after surgery or IP hospitalization.</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

| 14. Skilled Nursing Facility/ Inpatient Rehabilitation Facility Services | Not Covered | 30% of Eligible Expenses¹ | 40% of Eligible Expenses¹ ² |
| Network and non-Network Benefits are limited to 60 days per Policy Year. | |

| 15. Transplantation Services | Not Covered | 30% of Eligible Expenses¹ ² | 40% of Eligible Expenses¹ ² |
| 16. Urgent Care Center Services | Not Covered | $50 per visit | 40% of Eligible Expenses¹ |
| 17. Elective Termination of Pregnancy | Not Covered | 30% of Eligible Expenses¹ $500 max | 40% of Eligible Expenses¹ $500 max |

**Additional Benefits**

| Mental Health and Substance Abuse Services - Outpatient (Services provided by United Behavioral Health) | Covered at 100% at the Student Health Services | $20 per visit¹ | 40% of Eligible Expenses¹ |
| Must receive prior authorization through the Mental Health/Substance Abuse Designee for Network and non-Network Benefits. | |

| Mental Health and Substance Abuse Services - Inpatient and Intermediate (Services provided by United Behavioral Health) | Not Covered | 30% of Eligible Expenses¹ | 40% of Eligible Expenses¹ ² |
| Must receive prior authorization through the Mental Health/Substance Abuse Designee for Network and non-Network Benefits. | |

| Spinal Treatment Benefits include diagnosis and related services and are limited to one visit and treatment per day. Network and non-Network Benefits are limited to 24 visits per Policy Year. | Not Covered | $20 per visit | 40% of Eligible Expenses¹ |
| 17. Elective Termination of Pregnancy | Not Covered | Please refer to your COC for specific coverage information | Please refer to your COC for specific coverage information |
| Pediatric Vision Services (Benefits covered up to age 19) | Not Covered | ² Prior Notification is required. | Please refer to your COC for specific coverage information |
| Pediatric Dental Services (Benefits covered up to age 19) | Not Covered | Please refer to your COC for specific coverage information | Please refer to your COC for specific coverage information |

¹ After you’ve reached your deductible, co-insurance will apply. Co-insurance is the percentage amount. Eligible Expenses - the amount we will pay for Covered Health Services, incurred while the Policy is in effect, are determined as stated below: For Network and Student Health Service Benefits, Eligible Expenses are based on either of the following:
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- When Covered Health Services are received from non-Network providers as a result of an Emergency or as otherwise arranged by us, Eligible Expenses are billed charges unless a lower amount is negotiated.

For Non-Network Benefits, Eligible Expenses are based on the following applicable criteria, to the extent available, and in the order of priority as identified below:
- 1. Fee(s) we are able to negotiate with the provider, such as the Shared Savings Program;
- 2. 110% of the published rates allowed by Medicare for the same or similar service;
- 3. 50% of the billed charge.
² Prior Notification is required.
Exclusions - UnitedHealthcare Insurance Company

Except as may be specifically provided in Section 1 and 2 of the Certificate of Coverage (COC) or through a Rider to the Policy, the following are not covered:

A. Alternative treatments
Acupressure; hypnotism; rolling; massage therapy; aroma therapy; acupuncture; and other forms of alternative treatment.

B. Comfort or convenience
Personal comfort or convenience items or services such as television; telephone; barber or beauty service; guest service; supplies, equipment and similar incidental services and supplies for personal comfort including air conditioners, air purifiers and filters, batteries and battery chargers, dehumidifiers and humidifiers; devices or computers to assist in communication and speech.

C. Dental (For Pediatric Dental, see section S below)
There is no coverage for dental care, preventive care, diagnosis, treatment of or related to the teeth, jawbones or gums (including extraction, restoration, and replacement of teeth, medical or surgical treatments of dental conditions, and services to improve dental clinical outcomes). Dental implants and dental braces are excluded. Dental x-rays, supplies and appliances and all associated expenses, including hospitalizations and anesthesia. Treatment for congenitally missing, malpositioned, or super numerary teeth is excluded, even if part of a Congenital Anomaly.

D. Drugs
Prescription drug products for outpatient use that are filled by a prescription order or refill. Self-injectable medications. Non-injectable medications given in a Physician's office except as required in an Emergency. Over-the-counter drugs and treatments.

E. Experimental, investigational or unproven services
Experimental, Investigational or Unproven Services are excluded. The fact that an Experimental, 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, Investigational or Unproven in the treatment of that particular condition.

F. Foot care
Routine foot care (including the cutting or removal of corns and calluses); nail trimming, cutting, or debriding; hygienic and preventive maintenance foot care; treatment of flat feet or subluxation of the foot; shoe orthotics.

G. Medical supplies and appliances
Devices used specifically as safety items or to affect performance primarily in sports-related activities. Prescribed or non-prescribed medical supplies and disposable supplies including but not limited to elastic stockings, ace bandages, gauze and dressings, ostomy supplies, syringes and diabetic test strips. Orthotic appliances that straighten or re-shape a body part (including cranial banding and some types of braces). Tubings and masks are not covered except when used with Durable Medical Equipment as described in Section 1 and 2 of the COC.

H. Mental health/substance use
Services performed in connection with conditions not classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Services that extend beyond the period necessary for short-term evaluation, diagnosis, treatment, or crisis intervention. Mental Health treatment of insomnia and other sleep disorders, neurological disorders, and other disorders with a known physical basis. Treatment of conduct and impulse control disorders, personality disorders, paraphilias and other Mental Illnesses that will not substantially improve beyond the current level of functioning, or that are not subject to favorable modification or management according to prevailing national standards of clinical practice, as reasonably determined by the Mental Health/ Substance Abuse Designee.

Services utilizing methadone treatment as maintenance, L.A.A.M. (1-Alpha-Acetyl-Methadon), Cyclazocine, or their equivalents. Treatment provided in connection with or to comply with involuntary commitments, police detentions and other similar arrangements, unless authorized by the Mental Health/Substance Abuse Designee. Residential treatment services. Services or supplies that in the reasonable judgment of the Mental Health/Substance Abuse Designee are not, for example, consistent with certain national standards or professional research further described in Section 3 of the COC. Testing and treatment for ADD and ADHD are not covered. Prescriptions for treatment of ADD and ADHD are covered under the prescription drug benefit.

I. Nutrition
Megavitamin and nutrition based therapy; nutritional counseling for either individuals or groups. Enteral feedings and other nutritional and electrolyte supplements, including infant formula and donor breast milk.

J. Physical appearance
Cosmetic procedures including, but not limited to, pharmacological regimens; nutritional procedures or treatments; salabrasion, chemosurgery and other such skin abrashion procedures associated with the removal of scars, tattoos, and/or which are performed as a treatment for acne. Replacement of an existing breast implant is excluded if the earlier breast implant was a Cosmetic Procedure. (Replacement of an existing breast implant is considered reconstructive if the initial breast implant followed mastectomy.) Physical conditioning programs such as athletic training, body building, exercise, fitness, flexibility, and diversion or general motivation. Weight loss programs for medical and non-medical reasons. Wigs, regardless of the reason for the hair loss. Surgical breast reductions, augmentation, breast implants or breast prosthetic devices except as specifically provided in this policy.

K. Providers
Services performed by a provider with your same legal residence or who is a family member by birth or marriage, including spouse, brother, sister, parent or child. This includes any service the provider may perform on himself or herself. Services provided at a free-standing or Hospital-based diagnostic facility without an order written by a Physician or other provider as further described in Section 3 of the COC (this exclusion does not apply to mammography testing).

L. Reproduction
Health services and associated expenses for infertility treatments. Surrogate parenting. The reversal of voluntary sterilization.

M. Services provided under another plan
Health services for which other coverage is required by federal, state or local law to be purchased or provided through other arrangements, including but not limited to coverage required by workers' compensation, no-fault automobile insurance, or similar legislation. If coverage under workers' compensation or similar legislation is optional because you could elect it, or could have it elected for you, Benefits will not be paid for any Injury, Mental Illness or Sickness that would have been covered under workers' compensation or similar legislation had that coverage been elected. Health services for treatment of military service-related disabilities, when you are legally entitled to other coverage and facilities are reasonably available to you. Health services while on active military duty.

N. Transplants
Health services for organ or tissue transplants are excluded, except those specified as covered in Section 1 and 2 of the COC. Health services connected with the removal of an organ or tissue from you for purposes of a transplant to another person. Health services for transplants involving mechanical or animal organs. Any multiple organ transplant not listed as a Covered Health Service in Section 1 and 2 of the COC.
**Exclusions Continued**

**Q. Travel**
Health services provided in a foreign country, unless required as Emergency Health Services. Travel or transportation expenses, even though prescribed by a Physician. Some travel expenses related to covered transplantation services may be reimbursed at our discretion. Transportation expenses resulting from a medical or commercial transfer from a medical facility in a foreign country to a medical facility in the United States.

**P. Vision and hearing (For Pediatric Vision, see section T below)**
Purchase cost of eye glasses, contact lenses, or hearing aids. Routine vision exams, including refraction, to determine vision impairment and the need for corrective lenses. Fitting charge for hearing aids, eye glasses or contact lenses. Eye exercise therapy. Surgery that is intended to allow you to see better without glasses or other vision correction including radial keratotomy, laser, and other refractive eye surgery.

**Q. Other exclusions**
Health services and supplies that do not meet the definition of a Covered Health Service - see definition in Section 10 of the COC.

Physical, psychiatric or psychological examinations, testing, vaccinations, immunizations or treatments otherwise covered under the Policy, when such services are: (1) required solely for purposes of career, education, sports or camp, travel*, employment, insurance, marriage or adoption; (2) relating to judicial or administrative proceedings or orders; (3) conducted for purposes of medical research; or (4) to obtain or maintain a license of any type.

Health services received as a result of war or any act of war, whether declared or undeclared or caused during service in the armed forces of any country.

Health services received after the date your coverage under the Policy ends, including health services for medical conditions arising prior to the date your coverage under the Policy ends.

Health services for which you have no legal responsibility to pay, or for which a charge would not ordinarily be made in the absence of coverage under the Policy.

In the event that a non-Network provider waives Co-payments and/or the Annual Deductible for a particular health service, no Benefits are provided for the health service for which Co-payments and/or the Annual Deductible are waived.

Charges in excess of Eligible Expenses or in excess of any specified limitation. Services for the evaluation and treatment of temporomandibular joint syndrome (TMJ), whether the services are considered to be medical or dental in nature. Upper and lower jaw bone surgery except as required for direct treatment of acute traumatic injury or cancer. Orthognathic surgery, jaw alignment, and treatment for the temporomandibular joint, except as a treatment of obstructive sleep apnea. Florida statutes require coverage for orthognathic surgery related to congenital and developmental deformities as well as conditions due to injury or disease.

Surgical treatment and non-surgical treatment of obesity (including morbid obesity).

Surgical removal of excess skin and tissue resulting from weight loss. Abdominoplasty.

Growth hormone therapy; sex transformation operations; medical and surgical treatment of excessive sweating (hyperhidrosis); medical and surgical treatment for snoring, except when provided as part of treatment for documented obstructive sleep apnea. Oral appliances for snoring. Custodial Care; domiciliary care; private duty nursing; respite care; rest cures.

Psychosurgery. Speech therapy except as required for treatment of a speech impediment or speech dysfunction that results from Injury, stroke, autism or Congenital Anomaly.

**R. Elective surgery**
Complications resulting from complications of elective surgery are excluded.

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*Immunizations required for travel are covered at the Student Health Service.*

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This Summary of Benefits is intended only to highlight your Benefits and should not be relied upon to fully determine coverage. This plan may not cover all your health care expenses. Please refer to the Certificate of Coverage for a complete listing of services, limitations, exclusions and a description of all the terms and conditions of coverage. If this description conflicts in any way with the Certificate of Coverage, the Certificate of Coverage prevails. Terms that are capitalized in the Benefit Summary are defined in the Certificate of Coverage.
Pharmacy management program Plan 060

UnitedHealthcare’s pharmacy management program provides clinical pharmacy services that promote choice, accessibility and value. The program offers a broad network of pharmacies (more than 60,000 nationwide) to provide convenient access to medications. While most pharmacies participate in our network, you should check first. Call your pharmacist or visit our online pharmacy service at myuhc.com. The online service offers the ability to view personal benefit coverage, access to health and well-being information, and even locations of network retail neighborhood pharmacies by ZIP code.

Co-payment per prescription order or refill

Your Co-payment is determined by the tier to which the Prescription Drug List Management Committee has assigned the Prescription Drug Product. All Prescription Drug Products on the Prescription Drug List are assigned to Tier 1, Tier 2, Tier 3, or Tier 4. Please visit myuhc.com, or call the Customer Care number on your health plan ID card to determine tier status.

For a single co-payment, you may receive a Prescription Drug Product up to the stated supply limit. Some products are subject to additional supply limits. You are responsible for paying the lower of the applicable co-payment or the retail network pharmacy’s usual and customary charge.

Also note that some Prescription Drug Products require that you notify us in advance to determine whether the Prescription Drug Product meets the definition of a Covered Health Service and is not experimental, investigational or unproven.

Due to Health Care Reform law, Oral Contraceptive Pills placed in the UnitedHealthcare Tier 1 Formulary will be covered at 100%.

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<tr>
<th>Student Health Service</th>
<th>Retail Network Pharmacy</th>
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Other important cost sharing information

NOTE: If you purchase a Prescription Drug Product from a Non-Network Pharmacy, you are responsible for any difference between what the Non-Network Pharmacy charges and the amount we would have paid for the same Prescription Drug Product dispensed by a Network Pharmacy.
Exclusions

Exclusions from coverage listed in the Certificate apply also to this Rider. In addition, the following exclusions apply:

- Coverage for Prescription Drug Products for the amount dispensed (days supply or quantity limit) which exceeds the supply limit.
- Drugs which are prescribed, dispensed or intended for use while you are an inpatient in a Hospital, Skilled Nursing Facility, or Alternate Facility. Experimental, Investigational or Unproven Services and medications; medications used for experimental indications and/or dosage regimens determined by us to be experimental, investigational or unproven. Prescription Drug Products furnished by the local, state or federal government. Any Prescription Drug Product to the extent payment or benefits are provided or available from the local, state or federal government (for example, Medicare) whether or not payment or benefits are received, except as otherwise provided by law.
- Prescription Drug Products for any condition, Injury, Sickness or mental illness arising out of, or in the course of, employment for which benefits are available under any workers’ compensation law or other similar laws, whether or not a claim for such benefits is made or payment or benefits are received.
- Any product dispensed for the purpose of appetite suppression and other weight loss products.
- A specialty medication Prescription Drug Product (such as immunizations and allergy serum) which, due to its characteristics as determined by us, must typically be administered or supervised by a qualified provider or licensed/certified health professional in an outpatient setting.
- Fertility agents or sexual enhancement drugs, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra.
- Drugs used to treat or cure baldness, anabolic steroids used for Body building, Anoretics-drugs used for the purpose of weight control.
- Durable Medical Equipment. Prescribed and nonprescribed outpatient supplies, other than the diabetic supplies and inhaler spacers specifically stated as covered.
- General vitamins, except the following which require a Prescription Order or Refill: prenatal vitamins, vitamins with fluoride, and single entity vitamins.
- Unit dose packaging of Prescription Drug.
- Products. Medications used for cosmetic purposes.
- Prescription Drug Products, including New Prescription Drug Products or new dosage forms, that are determined to not be a Covered Health Service.
- Prescription Drug Products as a replacement for a previously dispensed Prescription Drug Product that was lost, stolen, broken or destroyed. Prescription Drug Products when prescribed to treat infertility.
- Drugs available over-the-counter that do not require a Prescription Order or Refill by federal or state law before being dispensed. Any Prescription Drug Product that is therapeutically equivalent to an over-the-counter drug. Prescription Drug Products that are comprised of components that are available in over-the-counter form or equivalent.
- Prescription Drug Products for smoking cessation except when dispensed at the Student Health Service Pharmacy.
- Compounded drugs that do not contain at least one ingredient that requires a Prescription Order or Refill. Compounded drugs that contain at least one ingredient that requires a Prescription Order or Refill are assigned to Tier 3.
- New Prescription Drug Products and/or new dosage forms until the date they are reviewed by our Prescription Drug List Management Committee. Growth hormone therapy for children with familial short stature (short stature based upon heredity and not caused by a diagnosed medical condition).

This Summary of Benefits is intended only to highlight your benefits for outpatient Prescription Drug Products and should not be relied upon to determine coverage. Your plan may not cover all your outpatient prescription drug expenses. Please refer to your Outpatient Prescription Drug Rider and the Certificate of Coverage for a complete listing of services, limitations, exclusions and a description of all the terms and conditions of coverage. If this description conflicts in any way with the Outpatient Prescription Drug Rider or the Certificate of Coverage, the Outpatient Prescription Drug Rider and Certificate of Coverage prevail. Capitalized terms in the Benefit Summary are defined in the Outpatient Prescription Drug Rider and/or Certificate of Coverage.
Special help for chronic conditions

A range of resources is available if you develop a chronic health condition. Disease management programs help you better control common conditions such as asthma or diabetes. Specialized resources can help if you are affected by a transplant, cancer or congenital heart disease — from choosing the right medical center to finding a nearby hotel when you have treatment.

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 Customer Care at 1-800-436-7709 or by visiting myuhc.com.

Coverage while away from home

UnitedHealthcare contracts with 790,000 doctors and 5,700 hospitals nationwide. Therefore, when you are traveling or visiting areas outside Miami, it is possible you will be in another UnitedHealthcare contracted network. As a result, if you need to access care while outside of Miami, you can contact the Customer Care toll-free number on your health plan ID card, or you can search our online provider directory at myuhc.com to identify network doctors or other health care professionals in the area you are visiting.

When you use UnitedHealthcare doctors or other health care professionals outside of Miami, you will receive reimbursement at your network level of benefits. Enrolled individuals receive network-level benefits for emergency care that meets the “prudent layperson” definition, whether they receive care from a network or non-network doctor or other health care professionals.

How to find mental health and substance use services

Through United Behavioral Health, you will have access to more than 57,000 practitioners for personal, confidential counseling. You also can visit www.liveandworkwell.com for information on mental health and substance use services. This site links to the United Behavioral Health Preventive Health Program for exclusive resources and information on major depression disorders, alcohol abuse and attention deficit hyperactivity disorder.

Experienced specialists are available who can talk with you about your situation any time, day or night.
Worldwide assistance:
Global emergency medical assistance

Through participation in UnitedHealthcare’s Student Plan, you are eligible for global emergency medical assistance services when traveling 100 miles or more from your principal residence. Services are provided by Worldwide Assistance Services, Inc.

Services include evacuation, repatriation and return of mortal remains. Once you are ready to be released from the hospital, Worldwide Assistance will make arrangements to transport you to your residence or rehabilitation facility, with medical supervision, if necessary. More detailed information regarding this service can be obtained from Worldwide Assistance at 1-800-898-3344.

Worldwide Assistance is not travel or medical insurance, but a service provider for emergency medical assistance services. All medical costs incurred are subject to the policy limits of your health coverage. Emergencies are covered anywhere in the world.

Claim procedure:

In the event of injury or sickness:

1. Report to the Student Health Service or infirmary for treatment or referral, or when not in school, to the nearest physician or hospital.

2. If the provider does not file a claim, you will need to fill out a claim form and mail to the address below along with all medical and hospital bills, along with the patient name, ID number on your health plan ID Card, Social Security number, address and name of your university under which you are insured.

3. File the claim within 30 days of injury or first treatment for a sickness. Bills should be received by the company within 90 days of service. Bills submitted after one year will not be considered for payment except in the case of legal capacity.

In the event there is a conflict of this brochure and the Master Policy, the Master Policy shall prevail. You can obtain a brochure or Certificate of Coverage at the Student Health Service.

Direct all claims and/or customer care inquiries to:

UnitedHealthcare Claims
P.O. Box 740800
Atlanta, GA 30374-0800
1-800-436-7709
Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

NurseLineSM is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor’s care. NurseLine services are not an insurance program and may be discontinued at any time.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. Therefore, some services may not be included in the program due to state regulations.

The UnitedHealthcare Student Health Plan and/or Health Discount Program may not be available in all states or for all group sizes.

All UnitedHealthcare members can access a cost estimator online tool at myuhc.com. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available in the Health4Me mobile app, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

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Health care with a difference

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