



SCHEDULE OF BENEFITS

EMORY UNIVERSITY (90)

SCHEDULE OF BENEFITS

The Schedule of Benefits is a summary outline of the benefits covered under this insurance Plan. The benefits are divided into two sections: Medical Expense Benefits and Non-Medical Expense Benefits. Please read the Description of Benefits sections for full details. All benefits described are subject to the definitions, exclusions and provisions.

ELIGIBLE PERSONS

Eligible Person is an individual who meets all the requirements of one of the covered Classes shown below:

Class 1

A registered full time undergraduate or a graduate student attending classes who is a minimum age of 16 years and maximum of 40 years:

- Student must have a current passport and be travelling outside their Home Country; and
- Student must have a valid F, M, or Q visa. F1 visa holder on OPT are not eligible.

Class 2

- The spouse or domestic partner of a Class 1 Insured Person

Class 3

- The Dependent child(ren) of a Class 1 Insured Person

MEDICAL EXPENSE BENEFITS

The following Medical Expense Benefits are subject to the Insured Person’s Deductible, Copayment, and Coinsurance amount. After satisfaction of the Deductible and applicable Copayments, the Insurer will pay eligible benefits set forth in this Schedule at the specified Plan Coinsurance and reimbursement level.

GENERAL FEATURES AND PLAN SPECIFICATIONS

U.S. Provider Network

United Healthcare

Area of Coverage

Worldwide Basis Excluding Home Country

Maximum Benefit Payable per Period of Insurance

Unlimited

Lifetime Maximum

Unlimited

Individual Deductible per Period of Insurance

- In-Network Provider \$90 per Insured Person, 2x Individual per family
- Out-of-Network Provider \$90 per Insured Person, 2x Individual per family

The Deductible for In-Network does not accrue towards the Out-of-Network Deductible.

COPAYMENTS

Copayments do not apply to the Deductible or the Out-of-Pocket Maximum.

• Student Health Center Copayment	\$0
• Physician Office Visit Copayment	\$30
• Specialist Office Visit Copayment	\$50
• Urgent Care Center Copayment	\$50
• Hospital Copayment per Admission	\$250
• Emergency Room Copayment (waived if admitted)	\$250 per Occurrence

Out-of-Pocket-Maximum per Period of Insurance

- In-Network \$6,350 per Insured Person/\$12,000 Family
- Out-of-Network Unlimited per Insured Person

The Deductible does not apply to the Out-of-Pocket Maximum

Pre-Existing Condition Limitation

(12 months Lookback Period)

Student: Pre-Existing Conditions are covered without a Waiting Period.
Dependents: Pre-Existing Conditions are covered after a 24 months Waiting Period.

COVERED SERVICES AND BENEFIT LEVELS

Subject to Deductible, Coinsurance, Copayment, and Maximum Benefit per Period of Insurance

WHAT THE INSURANCE PLAN COVERS

The following Coinsurance applies for In-Network Providers in the U.S. or for expenses incurred outside the U.S. (if available). Coinsurance reduces to 60% UCR when Out-of-Network Providers in the U.S. are used.

HOSPITALIZATION AND INPATIENT BENEFITS

Accommodations including semi-private room

- Copayment applies

80% Preferred Allowance

Intensive Care/Cardiac Care

80% Preferred Allowance

Mental Health

80% Preferred Allowance

Inpatient Consultation/Visit by a Physician or Specialist

80% Preferred Allowance

Diagnostic Testing and Hospital Miscellaneous Expense

80% Preferred Allowance

Pre-Admission Testing

80% Preferred Allowance

OUTPATIENT BENEFITS

Physician Visit or Consultation by Specialist

- Office visit Copayment applies 80% Preferred Allowance
- Urgent Care Center Copayment applies

Diagnostic Testing

- X-Ray and Laboratory 80% Preferred Allowance
- MRI, PET, and CT Scans
- Office visit Copayment applies when testing is done outside an office visit

Physical Therapy

- Office visit Copayment applies 80% Preferred Allowance

Mental Health

- Office visit Copayment applies 80% Preferred Allowance

SURGICAL BENEFITS (INPATIENT/OUTPATIENT)

Inpatient, Outpatient or Ambulatory Surgery Includes:

- Surgeon's Fees
- Out of network Assistant Surgeon or Anesthesiologist (up to 25% of Usual, Customary & Reasonable for surgery) 80% Preferred Allowance
- Facility fees
- Laboratory tests
- Medications and dressings
- Other medical services and supplies

EMERGENCY BENEFITS

Emergency Room and Medical Services

- Copayment waived, if admitted 80% Preferred Allowance
- Non-emergency use of the emergency room is **Not Covered**

Ambulance Services

- Emergency local ground ambulance 80% Preferred Allowance

Emergency Dental

- Limited to accidental Injury of sound natural teeth sustained while covered 80% Preferred Allowance

MATERNITY CARE

Normal delivery or Medically Necessary C-Section, pre-natal, post-natal care, and Complications of Pregnancy 80% Preferred Allowance

OTHER BENEFITS (INPATIENT/OUTPATIENT)

Preventive Care and Annual Exams

- Newborn to 12 months: 9 visit maximum 100% Preferred Allowance
- Child/Adult: Annual exams, immunizations (Student Health Center payable at UCR)
- In-Network or Student Health Center only
- Deductible and Copayment does not apply

Cancer Care and Oncology

80% Preferred Allowance

Kidney Dialysis

80% Preferred Allowance

Diabetic Medical Supplies

- Includes Insulin Pumps and associated supplies
- Maximum Benefit per Period of Insurance: \$7,500

80% UCR

Acquired Immunodeficiency Syndrome (AIDS) Human Immunodeficiency Virus (HIV+), AIDS Related Complex (ARC), Sexually transmitted diseases and all related conditions

80% Preferred Allowance

Durable Medical Equipment

- Reimbursement of rental up to the purchase price

80% UCR

Alcohol and Substance Abuse

- Rehabilitative treatment only
- Office visit Copayment applies

80% Preferred Allowance

Prescription Medications

- Up to 31-day supply per prescription
- \$30 Copayment per Prescription
- Includes oral contraceptives payable at 100%, Copayment does not apply
- CVS/Caremark network pharmacy is required

80% of charges

Motor Vehicle Accident

- Injuries caused by Accident

80% Preferred Allowance

Sports and Other Activities

- Injuries arising from Intramural and Club sports

80% Preferred Allowance

Passive War and Terrorism

Included

NON-MEDICAL EXPENSE BENEFITS

Non-Medical Expense Benefits do not accumulate towards the Medical Expense Maximum Benefit payable per Period of Insurance or toward the Lifetime Maximum.

ADDITIONAL BENEFITS

Medical Evacuation and Repatriation

- Maximum Benefit per Period of Insurance: \$100,000

100%

Return of Mortal Remains

- Maximum Benefit per Period of Insurance: \$50,000

100%