2016–2017 Student Blanket Injury and Sickness Insurance Plan

Designed Especially for the Students of

THE OHIO STATE UNIVERSITY

NOTICE: IF THE INSURED PERSON IS COVERED BY MORE THAN ONE HEALTH CARE PLAN, THE INSURED MAY NOT BE ABLE TO COLLECT BENEFITS FROM BOTH PLANS. EACH PLAN MAY REQUIRE THE INSURED PERSON TO FOLLOW ITS RULES OR USE SPECIFIC DOCTORS AND HOSPITALS, AND IT MAY BE IMPOSSIBLE TO COMPLY WITH BOTH PLANS AT THE SAME TIME. THE INSURED PERSON SHOULD READ ALL OF THE RULES VERY CAREFULLY, INCLUDING THE COORDINATION OF BENEFITS PROVISION, AND COMPARE THEM TO THE RULES OF ANY OTHER PLAN UNDER WHICH THE INSURED IS COVERED.
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Privacy Policy

We know that your privacy is important to you and we strive to protect the confidentiality of your nonpublic personal information. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law. We believe we maintain appropriate physical, electronic and procedural safeguards to ensure the security of your nonpublic personal information. You may obtain a copy of our privacy practices by calling us toll-free at 1-844-206-0374 or visiting us at www.uhcsr.com/osu.

Eligibility and Enrollment

Domestic Plan:
All registered Domestic Students enrolled in a degree program and enrolled in at least six (6) credit hours for undergraduates, at least four (4) credit hours for graduate and professional students and at least three (3) credit hours for post-candidacy doctoral students are automatically enrolled in this insurance Plan at registration, unless proof of comparable coverage is furnished by the published deadline of their first term of enrollment.

International Plan:
International Students are required to enroll in Student Health Insurance as a condition of their enrollment at The Ohio State University regardless of credit hours. International Students enrolled exclusively in Distance Learning courses are not eligible for coverage under this Plan. International students cannot waive coverage unless they are fully sponsored by their government and automatically have healthcare coverage insurance provided as a participant in the program; a dependent of a U.S. based employee plan; or the student is covered under a US-based health insurance policy as a US-based employee, or have permanent U.S. residence status. The plans must meet minimum coverage requirements comparable to the Student Health Insurance being offered by The Ohio State University. To request a waiver, submit a Petition to Waive located at http://www.shi.osu.edu under Important Forms.

The Company maintains its right to investigate Eligibility or student status and attendance records to verify that the policy Eligibility requirements have been met. If the Company discovers the Eligibility requirements have not been met, its only obligation is to refund premium.

Eligible students who do enroll may also insure their eligible Dependents. Eligible Dependents are the student’s legal spouse or Domestic Partner and dependent children. See the Definitions section of the Brochure for the specific requirements needed to meet Dependent and Domestic Partner eligibility.

Coverage availability is guaranteed for all individuals who meet the eligibility requirements.

Students who do not meet the minimum credit hour requirements are not eligible to purchase the Student Health Insurance.

Students meeting the eligibility requirements are automatically enrolled in the Student Health Insurance Plan each year.

Exceptions apply to enrolled students taking one of the approved exception course numbers representing co-ops, internship, study abroad, and thesis or dissertation research. These students will be automatically charged and the health insurance premium will be included in their fees regardless of credit hours unless the student waives coverage.

The following courses are excluded from being applied towards the minimum credit hour requirement:
- Courses taken in a Non-degree status. The following programs or plans are considered non-degree:
  - Graduate Non-degree,
  - Graduate Visitor,
  - Undergraduate Non-degree,
  - Undergraduate Visitor,
  - Undergraduate Academy,
  - Law Non-degree, and
  - Law Casual.
- Students may petition for an exception if the course is a pre-requisite for entrance into a degree status program of study, and if the course is graduate level, the student has a current application on file with the Graduate School.
• Courses designated as Continuing Education

• Courses taken as Audit

• Distance Learning courses (as denoted by “mode of instruction”) in absence of eligible on campus courses. Students taking Distance learning courses exclusively will not default into Student Health Insurance coverage, but may petition to enroll in the plan.

Eligible students who do not wish to enroll must waive coverage by providing proof of adequate insurance coverage by the published deadline of their first term of enrollment. This process must be completed online at your Student Center at www.buckeyelink.osu.edu.

Interim Coverage
Students enrolling at The Ohio State University for the first time and meeting the following criteria are eligible to purchase interim insurance in order to have coverage in advance of the effective date of the new term of enrollment:

• International student
• Graduate or professional student
• Undergraduate student required to arrive early to campus by an Ohio State program.
• Undergraduate student whose personal insurance expires between July 19, 2016 and August 15, 2016.

Interim insurance provides up to 4 weeks of extended coverage. A pro-rated, weekly premium must be paid to the Office of The University Bursar for this coverage in addition to the standard rate for the upcoming enrolled term.

Refund Policy
Coverage will be terminated and any premium will be refunded on the student’s account up through the 2nd Friday of the school term if the student drops below eligible credit hours or withdraws from classes. For students withdrawing from the University after the second Friday of the school term, health insurance premiums will not be refunded. Exception: A covered person entering the armed forces of any country will not be covered under the policy as of the date of such entry. In this case, a pro-rata refund will be made for any such person and any covered dependents upon written request received by The Ohio State University within 90 days of withdrawal from school.

Effective and Termination Dates
The Master Policy on file at the school becomes effective at 12:01 a.m., July 19, 2016. The individual student's coverage becomes effective on the first day of the period for which premium is paid or the date the enrollment form and full premium are received by the Company (or its authorized representative), whichever is later. The Master Policy terminates at 11:59 p.m., August 14, 2017. Coverage terminates on that date or at the end of the period through which premium is paid, whichever is earlier. Dependent coverage will not be effective prior to that of the Insured student or extend beyond that of the Insured student.

Coverage renewal is guaranteed for the Named Insured and eligible Dependents as long as the policy remains in force and the Named Insured continues to meet the eligibility requirements.

Refunds of premiums are allowed only upon entry into the armed forces, or if eligibility requirements are not meet.

The Policy provides One Year Term Insurance Coverage.

Coverage Status and Qualifying Events
There are four types of coverage status available:

1. Student Only
2. Student and Spouse/Domestic Partner
3. Student and Child(ren)

The default coverage status is for single, Student Only. Students who want to change their coverage status must change coverage online through (http://www.buckeyelink.osu.edu) by the deadline for the first term of enrollment each policy year.
Students are required to remain in the same coverage status initially selected upon enrollment for each term. Student Health Insurance is purchased between Autumn 2016 and Summer 2017, unless the student experiences a qualifying event.

Qualifying Event
The Student must meet minimum eligibility requirements for the term of the qualifying event. A Qualifying Event is defined as an event that could result in a change of Coverage Status and includes: 1) marriage, divorce or initially meeting requirements of domestic partnership, 2) child birth or adoption, 3) death, 4) dependent reaching the age limit of another health insurance plan, 5) first time arrival of dependent to the United States from a foreign homeland, 6) gain of coverage as result of the student becoming employed, 7) a change in the student, parent, or spouse’s employment resulting in eligibility for benefits or the involuntary loss of coverage, and 8) attainment of minimum eligibility requirements after the 2nd Friday of the term. 

Note: Eligibility for or loss of university subsidy, government subsidy programs, or other changes in financial circumstance are not qualifying events. Contact the Student Service Center for payment options at (614) 292-0300.

If a student experiences a qualifying event, the student must complete and submit a Coverage Status Change Form along with supporting documentation to the Student Health Insurance office within 31 days of the qualifying event. If a student experiences a qualifying event during a term that the student is not enrolled, a Coverage Status Change Form along with supporting documentation should still be sent to the Student Health Insurance office within 31 days of the qualifying event, but the effective date of the requested change will be the first day of the term in which the student returns to The Ohio State University.

If the Coverage Status Change Form representing a request to add coverage is made in accordance with this plan, the student must meet the minimum eligibility requirements. If the request is approved, the coverage will be retroactive to the date of the qualifying event.

If the Coverage Status Change Form to terminate coverage is made in accordance with the Plan and approved, the termination will be effective the first day of the following coverage period and there will be no pro-rata refund of premium (during the term of the qualifying event).

If a student misses the 31 day deadline, the next opportunity to change Coverage Status will be at the beginning of the next policy year.

Coverage Status Change Forms are available from the Student Health Insurance office, or online at shi.osu.edu under Important Forms.

Student Health Care Services
This section includes a description of the benefits available to you and your eligible dependents when you receive services at the Wilce Student Health Center, Counseling and Consultation Service at the Youkin Success Center, and the OSU Optometry Clinics. These benefits are self-funded by The Ohio State University and are not underwritten or administered by UnitedHealthcare Insurance Company.

The Wilce Student Health Center is the University’s on-campus, outpatient health facility, open regular hours Monday and Thursday 8:00 am to 6:30 pm, Tuesday and Wednesday 8:00 am to 6:00 pm, Friday 8:00 am to 5:00 pm and some Saturday hours. To schedule an appointment or speak with an Advice Nurse, call Student Health Services at (614) 292-4321. In the event of an emergency, call 911 or go to the nearest emergency room.

<table>
<thead>
<tr>
<th>Ohio State University Student Health Services</th>
<th>Covered Medical Services provided by Student Health Services at the Student Health Center are covered by the University at the Tier 1 benefit levels.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Services at the Wilce Student Health Center are subject to availability and changes in scope of services offered to students. Unlimited Prescription Medicine Expenses when dispensed by a Student Health Services provider are covered by the University at Student Health Services.</td>
<td></td>
</tr>
<tr>
<td>Services provided by Student Health Services for expenses related to a motor vehicle accident (MVA) are billable to UnitedHealthcare StudentResources. Covered Medical Expenses will be payable at the TIER 2 benefit levels as specified below for the applicable service being provided.</td>
<td></td>
</tr>
</tbody>
</table>

14-BR-OH-P2 (PY16) 3
<table>
<thead>
<tr>
<th>Deductibles</th>
<th>There is no annual Deductible applied to TIER 1 Covered Services rendered by Student Health Services.</th>
</tr>
</thead>
</table>

## Tier 1

### Student Health Services at the Wilce Student Health Center

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Covered Medical Expenses</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surgical Expense Outpatient</td>
<td>for charges for surgical services, performed by a Physician.</td>
<td>Covered Medical Expenses are payable at 100% of the negotiated charge.</td>
</tr>
<tr>
<td>Physician’s Office Visit Expense</td>
<td></td>
<td>Covered Medical Expenses are payable at 100% of the negotiated charge.</td>
</tr>
<tr>
<td>Diagnostic Laboratory and X-Ray Expense</td>
<td></td>
<td>Covered Medical Expenses are payable as follows: 100% of the negotiated charge.</td>
</tr>
<tr>
<td>Durable Medical and Surgical Equipment Expense</td>
<td></td>
<td>Covered Medical Expenses are payable as follows: 100% of the negotiated charge. (when in stock and ordered by a Student Health Services provider)</td>
</tr>
<tr>
<td>Physical Therapy Expense</td>
<td>for physical therapy are payable as follows when provided by a licensed physical therapist.</td>
<td>Covered Medical Expenses are payable as follows: 100% of the negotiated charge.</td>
</tr>
<tr>
<td>Nutritional Therapy</td>
<td></td>
<td>Covered Medical Expenses are payable as follows: 100% of the negotiated charge.</td>
</tr>
<tr>
<td>Preventative Care Services</td>
<td>Covered Medical Expenses are payable as follows: 100% of the negotiated charge. Selected Academic &amp; Travel Related Immunizations and screening titers (when required for OSU Academic programs or travel) covered at 50% of the negotiated charge. Annual sexual health screening limited to one of each of the following tests based on age and patient history: Chlamydia, Gonorrhea, HIV, Syphilis.</td>
<td></td>
</tr>
<tr>
<td>Allergy Testing, Treatment and Injections Services</td>
<td>Covered Medical Expenses are payable as follows: 100% serum not included.</td>
<td></td>
</tr>
<tr>
<td>Consultant Expense</td>
<td>Covered Medical Expenses include the expenses for the services of a consultant. The services must be requested by the attending physician for the purpose of confirming or determining a diagnosis.</td>
<td>Covered Medical Expenses are payable as follows: 100% of the negotiated charge.</td>
</tr>
</tbody>
</table>

### Mental Health Services at The Ohio State University Counseling and Consultation Service

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Covered Medical Expenses</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient Expense</td>
<td>for outpatient treatment of a mental health condition.</td>
<td>Covered Medical Expenses are payable as follows: 100% of the negotiated charge.</td>
</tr>
<tr>
<td>Alcoholism and Drug Addiction Treatment (Ohio State University Counseling and Consultation Service)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Expense</td>
<td>Covered Medical Expenses for outpatient treatment of Alcoholism and Drug Addiction conditions.</td>
<td>Covered Medical Expenses are payable as follows: 100% of the negotiated charge.</td>
</tr>
<tr>
<td>Routine Vision Care Evaluation Expense at the Wilce Student Health Center or the OSU College of Optometry (Adult)</td>
<td>Benefits include charges for any service shown below, which is furnished by a legally qualified ophthalmologist or optometrist.</td>
<td></td>
</tr>
<tr>
<td>*Routine Eye Evaluation Expenses: Charges for a complete eye evaluation that includes refraction.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A routine eye evaluation does not include charges for a contact lens evaluation.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>*Contact Lens Evaluation Expenses: Charges for an eye evaluation performed to determine an existing contact lens wearer’s prescription.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefits are limited to one routine eye evaluation and one contact lens evaluation per Policy Year.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Limitations**

The following limitations apply: No benefits will be payable for a charge which is:

- For any eye evaluation to diagnose or treat a disease or injury.
- For drugs or medicines.
- For a vision care service that is a Covered Medical Expense in whole or in part, under any other part of this Plan, or under any other group plan.
- For a vision care service for which a benefit is provided in whole or in part, under any workers’ compensation law or any other law of like purpose.
- For special procedures. This means things such as orthoptics or vision training.
- For any vision care supply.
- For an eye evaluation which is required by an employer as a condition of employment, or an employer is required to provide under labor agreement, or is required by any law of a government.
- For a service received while the person is not a covered person.
- For a service which does not meet professionally accepted standards.
- For any evaluation given while the person is confined in a hospital or other facility for medical care.

**Covered Medical Expenses** will be payable as follows: Following a $15 copay, 100% of the negotiated charge without any maximum allowance.

**$25 copay for annual contact lens evaluation. Service must be performed on the same day as annual vision evaluation to be covered.**

| Eyewear or Contact Lens Allowance “Students Only” | Benefits include an allowance of up to $100 per policy year toward the combined cost of prescription eyewear and/or contact lens. |

| Pediatric Vision Care Evaluation Expense | Covered Medical Expenses include routine vision evaluation (including Refraction & Glaucoma Testing), non-cosmetic eyeglass frames, prescription lenses or prescription contact lenses (not both). Benefits are provided to covered students thru age 18. One pair of glasses (lenses and frames) per Policy Year. |
| Covered Medical Expenses will be payable as follows: 100% of the negotiated charge without any maximum allowance. **Note: Only students thru age 18 may be seen at Wilce Student Health Center.** |

| Prescription Coverage | Services at the Wilce Student Health Services are subject to availability and changes in scope of services offered to students. Unlimited Prescription Medicine Expenses are covered by the University at Wilce Student Health Services and are not billed to UnitedHealthcare StudentResources for students and any insured dependents. |
**Extension of Benefits after Termination**

The coverage provided under the Policy ceases on the Termination Date. However, if an Insured is Hospital Confined on the Termination Date from a covered Injury or Sickness for which benefits were paid before the Termination Date, Covered Medical Expenses for such Injury or Sickness will continue to be paid as long as the condition continues but not to exceed 90 days after the Termination Date.

The total payments made in respect of the Insured for such condition both before and after the Termination Date will never exceed the Maximum Benefit.

After this "Extension of Benefits" provision has been exhausted, all benefits cease to exist, and under no circumstances will further payments be made.

**Pre-Admission Notification**

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

1. **PRE-NOTIFICATION OF MEDICAL NON-EMERGENCY HOSPITALIZATIONS:** The patient, Physician or Hospital should telephone 1-877-295-0720 at least five working days prior to the planned admission.
2. **NOTIFICATION OF MEDICAL EMERGENCY ADMISSIONS:** The patient, patient’s representative, Physician or Hospital should telephone 1-877-295-0720 within two working days of the admission or as soon as reasonably possible to provide notification of any admission due to Medical Emergency.

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

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

**Preferred Provider Information**

Preferred Providers are OSU Health Plan Network providers in Franklin County and UnitedHealthcare Options PPO providers outside Franklin County.

**OSU Health Plan Network:** [https://osuhealthplan.com/network-access-search](https://osuhealthplan.com/network-access-search)

In-Network Providers are UnitedHealthcare Options PPO providers inside Franklin County.

**UnitedHealthcare Options PPO:** [www.uhcsr.com/osu](http://www.uhcsr.com/osu)

The availability of specific providers is subject to change without notice. Insureds should always confirm that a provider is participating at the time services are required by calling OSU at 614-292-4700 or HealthSmart at 1-844-206-0374 and/or by asking the provider when making an appointment for services.

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

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

**Inpatient Expenses**

**PREFERRED PROVIDERS** - Eligible Inpatient expenses at a Preferred Provider will be paid at the Preferred Provider Coinsurance percentages specified in the Schedule of Benefits, up to any limits specified in the Schedule of Benefits. Preferred Hospitals include OSU Health Plan Network Facilities in Franklin County and UnitedHealthcare Options PPO United Behavioral Health (UBH) facilities outside Franklin County. Call OSU Health Plan Network at 1-614-292-4700 or HealthSmart at 1-844-206-0374 for information about Preferred Hospitals.
IN-NETWORK PROVIDERS - Eligible Inpatient expenses at an In-Network Provider will be paid at the In-Network Coinsurance percentages specified in the Schedule of Benefits, up to any limits specified in the Schedule of Benefits. In-Network Hospitals include UnitedHealthcare Options PPO United Behavioral Health (UBH) facilities in Franklin County. Call OSU Health Plan Network at 1-614-292-4700 or HealthSmart at 1-844-206-0374 for information about In-Network Hospitals.

OUT-OF-NETWORK PROVIDERS - If Inpatient care is not provided at an OSU Health Plan Network or UnitedHealthcare Options provider, eligible Inpatient expenses will be paid according to the Out-of-Network benefit limits specified in the Schedule of Benefits.

Outpatient Hospital Expenses

OSU Health Plan Network and UnitedHealthcare Options providers may discount bills for outpatient Hospital expenses. Benefits are paid according to the Schedule of Benefits. Insureds are responsible for any amounts that exceed the benefits shown in the Schedule, up to the Preferred Allowance.

Professional & Other Expenses

Benefits for Covered Medical Expenses provided by OSU Health Plan Network and UnitedHealthcare Options providers will be paid at the Coinsurance percentages specified in the Schedule of Benefits or up to any limits specified in the Schedule of Benefits. All other providers will be paid according to the benefit limits in the Schedule of Benefits.

Out-of-Network Emergency Services

When Emergency Services for a Medical Emergency are provided by an out-of-network provider, benefits will be subject to the same Copay or Coinsurance amounts that are applicable to Emergency Services provided by a Preferred Provider. Benefits for Emergency Services received from an out-of-network provider will be paid at the greater of the following, excluding any Copays or Coinsurance that would have been imposed if the service had been received from a Preferred Provider: 1) the benefits specified in the Schedule of Benefits; 2) the Preferred Allowance negotiated with Preferred Providers (if there is more than one amount negotiated with Preferred Providers, the amount shall be the median of these negotiated amounts); 3) the amount payable calculated using the Company’s Usual and Customary Charges; or 4) the amount that would be paid under Medicare (part A or part B of title XVIII of the Social Security Act, 42 U.S.C. 1395 et seq.) for the Emergency Service. Any other provisions of the policy that apply to cost-sharing for services received from an out-of-network provider, such as the policy Deductible or Out-of-Pocket Maximum, will continue to apply to Emergency Services received from an out-of-network provider.

The Insured Person is responsible for the balance of out-of-network charges remaining after the Company has paid any out-of-network provider.
Schedule of Medical Expense Benefits

This Schedule of Benefits is a summary of the Deductibles, Coinsurance, Copayments, maximums, and other limits that apply when the Insured Person obtains Covered Medical Expenses for a covered Injury or Sickness. Please refer to the Medical Expense Benefits section of the Policy for a more complete explanation of the benefits provided under the Policy.

<table>
<thead>
<tr>
<th>METALLIC LEVEL – PLATINUM WITH ACTUARIAL VALUE OF 88.039 %</th>
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</thead>
<tbody>
<tr>
<td>Injury and Sickness Benefits</td>
</tr>
<tr>
<td>Maximum Benefit</td>
</tr>
<tr>
<td>Deductible Preferred Providers (Tier 2)</td>
</tr>
<tr>
<td>Deductible In-Network Providers (Tier 3)</td>
</tr>
<tr>
<td>Deductible Out-of-Network (Tier 4)</td>
</tr>
<tr>
<td>Coinsurance Preferred Providers (Tier 2)</td>
</tr>
<tr>
<td>Coinsurance In-Network Providers (Tier 3)</td>
</tr>
<tr>
<td>Coinsurance Out-of-Network (Tier 4)</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum Preferred Providers (Tier 2)</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum In-Network Providers (Tier 3)</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum Out-of-Network (Tier 4)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>No Overall Maximum Dollar Limit (Per Insured Person, Per Policy Year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible Preferred Providers (Tier 2)</td>
</tr>
<tr>
<td>Deductible In-Network Providers (Tier 3)</td>
</tr>
<tr>
<td>Deductible Out-of-Network (Tier 4)</td>
</tr>
<tr>
<td>Coinsurance Preferred Providers (Tier 2)</td>
</tr>
<tr>
<td>Coinsurance In-Network Providers (Tier 3)</td>
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<tr>
<td>Coinsurance Out-of-Network (Tier 4)</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum Preferred Providers (Tier 2)</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum In-Network Providers (Tier 3)</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum Out-of-Network (Tier 4)</td>
</tr>
</tbody>
</table>

The Preferred Providers for this plan are OSU Health Plan Network in Franklin County and UnitedHealthcare Options PPO outside Franklin County. In-Network Providers for this plan are UnitedHealthcare Options PPO providers inside Franklin County.

If care is received from a Preferred Provider (OSU Health Plan Network in Franklin County and UnitedHealthcare Options PPO outside Franklin County) any Covered Medical Expenses will be paid at the Preferred Provider level of benefits. If care is received from an In-Network Provider (UnitedHealthcare Options PPO inside Franklin County) any Covered Medical Expenses will be paid at the In-Network level of benefits. If the Covered Medical Expense is incurred for Emergency Services when due to a Medical Emergency, benefits will be paid at the Preferred Provider level of benefits. In all other situations, reduced or lower benefits will be provided when an Out-of-Network provider is used.

When treatment is rendered outside the United States, Covered Medical Expenses will be paid at the Preferred Provider (Tier 2) level of benefits.

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

Out-of-Pocket Maximum: After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any benefit maximums or limits that may apply. Covered Medical Expenses used to satisfy any of the Out-of-Pocket Maximums will be applied to the Preferred Provider, In-Network Provider and Out-of-Network Out-of-Pocket Maximums. Any applicable Coinsurance, Copays or Deductibles will be applied to the Out-of-Pocket Maximum. Services that are not Covered Medical Expenses and the amount benefits are reduced for failing to comply with policy provisions or requirements do not count toward meeting the Out-of-Pocket Maximum.

Any amount the Insured Person pays in Coinsurance, Copayments or Deductibles for covered Pediatric Dental Services or covered Pediatric Vision services applies to the Out-of-Pocket Maximum.

Family Out-of-Pocket Maximum: Once an Insured Person in a family meets their Per Insured Person, Per Policy Year Out-of-Pocket Maximum, no further Out-of-Pocket Maximum is required for that Insured Person. Other covered family members
must continue to meet their Per Insured Person, Per Policy Year Out-of-Pocket Maximum until the overall family Policy Year Out-of-Pocket Maximum has been met. Once the overall family Policy Year Out-of-Pocket Maximum amount has been met, no further Out-of-Pocket Maximum amount will be required for any family member covered under the Policy for the remainder of the Policy Year.

**Deductibles:** Once an Insured Person in a family meets their Per Insured Person, Per Policy Year Deductible, no further Deductible is required for that Insured Person. Other covered family members must continue to meet their Per Insured Person, Per Policy Year Deductible until the overall family Policy Year Deductible amount has been met. Once the overall family Policy Year Deductible amount has been met, no further Deductible amount will be required for any family member covered under the Policy for the remainder of the Policy Year. Covered Medical Expenses used to satisfy the In-Network Deductibles will be applied to the Out-of-Network Deductibles, and Covered Medical Expenses used to satisfy the Out-of-Network Deductibles will be applied to the In-Network Deductibles. The Preferred Provider Deductibles do not apply to the In-Network and/or Out-of-Network Deductibles.

The Policy Deductibles apply to all benefits, except:
- When a Copay or per Service Deductible applies to the services as shown below.
- When the service indicates the Deductible is waived.
- Pediatric Dental services and Pediatric Vision services.

Benefits are calculated on a Policy Year basis unless otherwise specifically stated. When benefit limits apply, benefits will be paid up to the maximum benefit for each service as scheduled below. All benefit maximums are combined Preferred Provider In-Network and Out-of-Network unless otherwise specifically stated. Please refer to the Medical Expense Benefits – Injury and Sickness section for a description of the Covered Medical Expenses for which benefits are available. Covered Medical Expenses include:

<table>
<thead>
<tr>
<th>Inpatient</th>
<th>Preferred Provider (Tier 2)</th>
<th>In-Network (Tier 3)</th>
<th>Out-of-Network (Tier 4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room and Board Expense</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Intensive Care</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Hospital Miscellaneous Expenses</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Routine Newborn Care</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>Surgery</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Assistant Surgeon Fees</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Anesthetist Services</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Registered Nurse’s Services</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Physician’s Visits</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Pre-admission Testing</td>
<td>Payable within 7 working days prior to admission.</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
</tr>
<tr>
<td>Service</td>
<td>Outpatient Preferred Provider (Tier 2)</td>
<td>In-Network (Tier 3)</td>
<td>Out-of-Network (Tier 4)</td>
</tr>
<tr>
<td>---------------------------</td>
<td>----------------------------------------</td>
<td>--------------------</td>
<td>-------------------------</td>
</tr>
<tr>
<td>Surgery</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Day Surgery Miscellaneous</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Assistant Surgeon Fees</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Anesthetist Services</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Physician's Visits</td>
<td>100% of Preferred Allowance $15 Copay per visit</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Physiotherapy</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Medical Emergency Expenses</td>
<td>90% of Preferred Allowance $100 Copay per visit</td>
<td>90% of Preferred Allowance $100 Copay per visit</td>
<td>90% of Usual and Customary Charges $100 Deductible per visit</td>
</tr>
<tr>
<td>Diagnostic X-ray Services</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Radiation Therapy</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Laboratory Procedures</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Tests &amp; Procedures</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Injections</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Chemotherapy</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
</tbody>
</table>

**Surgery**
If two or more procedures are performed through the same incision or in immediate succession at the same operative session, the maximum amount paid will not exceed 50% of the second procedure and 50% of all subsequent procedures.

**Day Surgery Miscellaneous**
Usual and Customary Charges for Day Surgery Miscellaneous are based on the Outpatient Surgical Facility Charge Index.

**Physiotherapy**
Limits per Policy Year as follows:
- 20 visits of physical therapy
- 20 visits of occupational therapy
- 20 visits of speech therapy
- 12 visits of manipulative therapy

**Medical Emergency Expenses**
Treatment must be rendered within 72 hours from the time of Injury or first onset of Sickness. The Copay/per visit Deductible will be waived if admitted to the Hospital.
<table>
<thead>
<tr>
<th>Outpatient</th>
<th>Preferred Provider (Tier 2)</th>
<th>In-Network (Tier 3)</th>
<th>Out-of-Network (Tier 4)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>OSU Health Plan in Franklin County and UHC Network outside of Franklin County</td>
<td>UHC Network in Franklin County</td>
<td></td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>HealthSmart Rx 90% Coinsurance per prescription for generic drugs 80% Coinsurance per prescription for brand name 50% Coinsurance per prescription for non-formulary up to a 31 day supply per prescription</td>
<td></td>
<td>90% Coinsurance per prescription for generic drugs 50% Coinsurance per prescription for brand name</td>
</tr>
<tr>
<td>Other</td>
<td>Preferred Provider (Tier 2)</td>
<td>In-Network (Tier 3)</td>
<td>Out-of-Network (Tier 4)</td>
</tr>
<tr>
<td></td>
<td>OSU Health Plan in Franklin County and UHC Network outside of Franklin County</td>
<td>UHC Network in Franklin County</td>
<td></td>
</tr>
<tr>
<td>Ambulance Services</td>
<td>90% of Preferred Allowance</td>
<td>90% of Preferred Allowance</td>
<td>90% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Consultant Physician Fees</td>
<td>100% of Preferred Allowance $15 Copay per visit</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Dental Treatment</td>
<td>90% of Preferred Allowance</td>
<td>90% of Preferred Allowance</td>
<td>90% of Actual Charges</td>
</tr>
<tr>
<td>Benefits paid on Injury to Sound, Natural Teeth only or as specifically described in the policy.</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>Mental Illness Treatment</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>See also Benefits for Biologically Based Mental Illness. See Preferred Provider section on page 6 for information on covered Preferred Provider and In-Network Provider Inpatient facilities.</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>Substance Use Disorder Treatment</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>See Preferred Provider section on page 6 for information on covered Preferred Provider and In-Network Inpatient facilities.</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>Maternity</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>See also Benefits for Maternity Follow-Up Care.</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>Complications of Pregnancy</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
</tbody>
</table>

Outpatient Preferred Provider

- OSU Health Plan in Franklin County and UHC Network outside of Franklin County

Outpatient In-Network

- UHC Network in Franklin County

Outpatient Out-of-Network

- 90% Coinsurance per prescription for generic drugs
- 50% Coinsurance per prescription for brand name

Prescription Drugs

- Minimum cost to the insured is $10 or the cost of the drug, whichever is less.
- Prescription Drugs covered under the Preventive Care Services benefit will be paid at the benefit levels shown under Preventive Care Services.
- Birth Control benefit determination, please review the public document at www.unitedhealthcareonline.com

HealthSmart Rx

- 90% Coinsurance per prescription for generic drugs
- 80% Coinsurance per prescription for brand name
- 50% Coinsurance per prescription for non-formulary up to a 31 day supply per prescription

Other Preferred Provider

- OSU Health Plan in Franklin County and UHC Network outside of Franklin County

Other In-Network

- UHC Network in Franklin County

Other Out-of-Network

- 90% of Usual and Customary Charges

Ambulance Services

- 90% of Preferred Allowance
- 90% of Preferred Allowance
- 90% of Usual and Customary Charges

Durable Medical Equipment

- 90% of Preferred Allowance
- 60% of Preferred Allowance
- 60% of Usual and Customary Charges

Consultant Physician Fees

- 100% of Preferred Allowance $15 Copay per visit
- 60% of Preferred Allowance
- 60% of Usual and Customary Charges

Dental Treatment

- 90% of Preferred Allowance
- 90% of Preferred Allowance
- 90% of Actual Charges

Mental Illness Treatment

- Based on setting where service is performed
- Based on setting where service is performed
- Based on setting where service is performed

Substance Use Disorder Treatment

- Based on setting where service is performed
- Based on setting where service is performed
- Based on setting where service is performed

Maternity

- Based on setting where service is performed
- Based on setting where service is performed
- Based on setting where service is performed

Complications of Pregnancy

- Based on setting where service is performed
- Based on setting where service is performed
- Based on setting where service is performed

- Birth Control benefit determination, please review the public document at www.unitedhealthcareonline.com
<table>
<thead>
<tr>
<th>Service Description</th>
<th>Other Preferred Provider (Tier 2)</th>
<th>Preferred Provider (Tier 2)</th>
<th>Other Preferred Provider (Tier 2)</th>
<th>Preferred Provider (Tier 2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care Services</td>
<td>OSU Health Plan in Franklin County and UHC Network outside of Franklin County</td>
<td>100% of Preferred Allowance</td>
<td>100% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Diabetes Services</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>Home Health Care</td>
<td>Maximum 100 Visits per Policy Year/Additional 250 visits maximum per Policy Year for Private Duty Nursing.</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Hospice Care</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
<td></td>
</tr>
<tr>
<td>Inpatient Rehabilitation Facility</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
<td></td>
</tr>
<tr>
<td>Skilled Nursing Facility</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
<td></td>
</tr>
<tr>
<td>Urgent Care Center</td>
<td>100% of Preferred Allowance $25 Copay per visit</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
<td></td>
</tr>
<tr>
<td>Hospital Outpatient Facility or Clinic</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
<td></td>
</tr>
<tr>
<td>Approved Clinical Trials</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>Transplantation Services</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>Pediatric Dental and Vision Services</td>
<td>See Pediatric Dental and Vision Services benefits</td>
<td>See Pediatric Dental and Vision Services benefits</td>
<td>See Pediatric Dental and Vision Services benefits</td>
<td></td>
</tr>
<tr>
<td>Allergy Testing and Treatment</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>Male Sterilization</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>Medical Supplies</td>
<td>Benefits are limited to a 31-day supply per purchase.</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Ostomy Supplies</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
<td></td>
</tr>
<tr>
<td>Reconstructive Procedures</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>Temporomandibular Joint Disorder</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
</tbody>
</table>

Information regarding preventive services may be obtained from Customer Service at 1-844-206-0374 and at the following websites: http://www.uspreventiveservicestaskforce.org/ and http://www.hrsa.gov/womensguidelines/
<table>
<thead>
<tr>
<th>Other</th>
<th>Preferred Provider (Tier 2)</th>
<th>In-Network (Tier 3)</th>
<th>Out-of-Network (Tier 4)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>OSU Health Plan in Franklin County and UHC Network outside of Franklin County</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>Vision Correction</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
<tr>
<td>Wigs</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Non-EHB benefits added to plan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acupuncture and Massage Therapy</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 visits maximum – only certain diagnostic codes covered</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Elective Abortion</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduate Associates or Fellows receiving a premium subsidy from The Ohio State University are not eligible for this benefit.</td>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
</tr>
<tr>
<td>Sexual Reassignment Surgery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td></td>
</tr>
<tr>
<td>Non-Prescription Enteral Formula</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>90% of Preferred Allowance</td>
<td>60% of Preferred Allowance</td>
<td>60% of Usual and Customary Charges</td>
<td></td>
</tr>
<tr>
<td>Routine Eye Exam</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$50 maximum per Policy Year, except as provided for in Pediatric Vision benefits.</td>
<td>100% of Preferred Allowance</td>
<td>100% of Preferred Allowance</td>
<td>100% of Usual and Customary Charges</td>
</tr>
<tr>
<td>$15 Copay per visit</td>
<td>$15 Copay per visit</td>
<td>$15 Deductible per visit</td>
<td></td>
</tr>
<tr>
<td>Human Organ Transplant – Donor Search</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$30,000 maximum, except as provided for in Transplantation Services.</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
<td>Based on setting where service is performed</td>
</tr>
</tbody>
</table>

d# HealthSmart Rx Prescription Drug Expense Benefit

**Network Prescription Drug Expense Benefit**
The Prescription Drug Program is available through HealthSmart Rx.

After the insured pays 10% for each 31-day supply for generic drug, 20% for each 31-day supply for a brand name drug or 50% for each 31-day supply for brand name with a generic equivalent drug or the Expenses incurred for the balance of prescription drugs will be reimbursed at 100%. Minimum cost to the insured is $10 or the cost of the drug, whichever is less. Prescriptions must be filled at a participating pharmacy with HealthSmart Rx Pharmacy. Insured Persons will use their student health insurance ID card to show the pharmacy proof of coverage. If a Prescription needs to be filled prior to receiving an ID card, reimbursement will be made for a covered prescription upon a completed and submitted Prescription Drug claim form.

**Expenses incurred for the following are excluded under the Plan:** fertility medications; legend vitamins or food supplements; except as provided in the policy; immunization agents and vaccines, except as provided in the policy; biological sera; blood plasma; drugs to promote or stimulate hair growth; experimental drugs; drugs dispensed at a Hospital or rest home. We only cover drugs which are approved for the treatment of the Insured Person’s Injury or Sickness by the Food and Drug Administration. We will also cover a drug prescribed for a treatment for which it has not been approved by the Food and Drug Administration if the drug is recognized as being medically appropriate for the specific treatment for which the drug has been prescribed in one of the following established reference compendia: (a) the American Medical Association Drug Evaluations; (b) the American Hospital Formulary Service Drug Information; (c) the United States Pharmacopoeia Drug Information; or (d) it is recommended by a clinical study or review article in a major peer-reviewed professional journal. However, Covered Medical Expenses do not include experimental or investigational drugs, or any drug, which the Food and Drug Administration has determined to be contraindicated for the specific treatment for which the drug has been prescribed.

To locate a participating pharmacy, call HealthSmart Rx Pharmacy at 1-800-681-6912 or create an account at:

https://healthsmart.rxportal.mycatamaranrx.com/rxclaim/portal/preLogin.
When prescriptions are filled at pharmacies outside the HealthSmart RX network, the Insured must pay for the prescriptions out-of-pocket and submit the receipts for reimbursement to HealthSmart Rx, Inc., 3320 West Market St., Fairlawn, OH 44333. See the Schedule of Benefits for the benefits payable at out-of-network pharmacies.

**Medical Expense Benefits – Injury and Sickness**

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

Benefits are subject to: a) the maximum amount for specific services as set forth in the Schedule of Benefits; and b) any Policy Deductible, Coinsurance, Copayment, or per service Deductible amounts set forth in the Schedule of Benefits.

Benefits are payable for Covered Medical Expenses (see "Definitions") less any Deductible incurred by or for an Insured Person for loss due to Injury or Sickness.

The total payable for all Covered Medical Expenses shall be calculated on a Per Insured Person per Policy Year basis as stated in the Schedule of Benefits. Read the Definitions section and the Exclusions and Limitations section carefully.

No benefits will be paid for services designated as "No Benefits" in the Schedule of Benefits.

Refer to the Exclusions and Limitations section for any additional overall applicable Exclusion or Limitation which may apply.

If a benefit is designated, Covered Medical Expenses include:

**ESSENTIAL HEALTH BENEFITS:** The following benefits are considered Essential Health Benefits.

**Inpatient**

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

   Benefits also include a private room rate when Medically Necessary.

2. **Intensive Care.**
   Services and nursing care provided when the Insured is confined to an Intensive Care unit specifically designed for the treatment of critically ill or injured patients.

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

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

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

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

   If the mother agrees, the attending Physician may discharge the newborn earlier than these minimum time frames.
Benefits do not include routine Newborn Infant care and related Physician charges provided on an outpatient basis.

5. **Surgery (Inpatient).**
Physician’s surgery fees in connection with Inpatient surgery. Benefits include normal post-operative care.

6. **Assistant Surgeon Fees.**
Assistant Surgeon Fees in connection with Inpatient surgery.

7. **Anesthetist Services.**
Professional services by an anesthetist when services are administered in connection with Inpatient surgery.

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

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

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

10. **Pre-admission Testing.**
Benefits are limited to routine tests, including but not limited to:
- Complete blood count.
- Urinalysis.
- Chest X-rays.

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

**Outpatient**

11. **Surgery (Outpatient).**
Physician’s surgery fees in connection with outpatient surgery. Benefits include normal post-operative care.

12. **Day Surgery Miscellaneous (Outpatient).**
Facility charge and the charge for services and supplies in connection with outpatient day surgery, excluding non-scheduled surgery; and surgery performed in a Hospital emergency room; trauma center; Physician’s office; or clinic.

13. **Assistant Surgeon Fees (Outpatient).**
Assistant Surgeon Fees in connection with outpatient surgery.

14. **Anesthetist Services (Outpatient).**
Professional services by an anesthetist when services are administered in connection with outpatient surgery.

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

Physician’s Visits for preventive care are provided as specified under Preventive Care Services.
16. **Physiotherapy (Outpatient).**
Includes but is not limited to the following rehabilitative services (including Habilitative Services):

- Physical therapy, including treatment by physical means, hydrotherapy, heat, or similar modalities. Such therapy is given to relieve pain, restore function, and to prevent disability following a Sickness, Injury, or loss of limb.
- Occupational therapy for the treatment of a physically disabled Insured Person to promote the restoration of the Insured Person’s ability to satisfactorily accomplish the ordinary tasks of daily living and tasks required by the Insured Person’s occupation.
- Cardiac rehabilitation therapy to restore an Insured Person’s functional status after a cardiac event.
- Manipulative treatment for treating problems associated with bones, joints, and the back.
- Speech therapy for the correction of a speech impairment.

See also Benefits for Habilitative Services.

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

- Attending Physician charges.
- X-rays.
- Laboratory procedures.
- Tests and Procedures.
- Injections.

The Insured should use emergency services, including calling 911 or other telephone access systems utilized to contact pre-hospital emergency services, when appropriate for treatment of a Medical Emergency.

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

Benefits include, but are not limited to:

- X-rays.
- Advanced Diagnostic Imaging (such as CT scans, PET scans, MRIs).
- Ultrasound.
- Nuclear diagnostic services.
- Professional services for the reading or interpretation of the images.

19. **Radiation Therapy (Outpatient).**
Benefits are provided for the treatment of a Sickness by x-ray, radium, cobalt, or radioactive isotopes, including:

- Teletherapy.
- Brachytherapy.
- Intraoperative radiation.
- Photon or high energy particle sources.
- Materials and supplies used in therapy.
- Treatment Planning.

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

Benefits include the professional services for the interpretation of the lab results.

21. **Tests and Procedures (Outpatient).**
Tests and procedures are those diagnostic services and medical procedures performed by a Physician but do not include:

- Physician's Visits.
- Physiotherapy.
- X-rays.
Laboratory Procedures.

The following therapies will be paid under the Tests and Procedures (Outpatient) benefit:

- Inhalation therapy for the treatment of a condition by the administration of medicines, water vapors, gases, or anesthetics by inhalation into the lungs.
- Infusion therapy for the in-home intravenous administration of pharmaceuticals, including but not limited to injections, parenteral nutrition, enteral nutrition, antibiotics, pain management, and chemotherapy.
- Pulmonary therapy to restore an Insured Person’s pulmonary functional stats after a Sickness or Injury.
- Respiratory therapy.
- Dialysis treatment for an acute or chronic kidney ailment.

Benefits also include professional services for the reading and interpretation of the test or procedure.

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

22. Injections (Outpatient).
When administered in the Physician's office and charged on the Physician's statement for the treatment of a covered Injury or Sickness.

Immunizations for preventive care are provided as specified under Preventive Care Services.

Benefits do not include routine or preventive immunizations or preventive medicines or vaccines, except where required for treatment of a covered Injury.

23. Chemotherapy (Outpatient).
Benefits are provided for the treatment of a Sickness by chemical or biological antineoplastic agents.

24. Prescription Drugs (Outpatient).
As specified in the UnitedHealthcare Pharmacy (UHCP) Prescription Drug Benefits section.

Benefits will be provided at the benefit levels indicated in the Schedule of Benefits.

Other

Benefits include Medically Necessary transportation to and from the nearest facility in a vehicle (including ground, water, fixed wing, and rotary wing air transportation) which is:

- Specifically designed to transport a sick or injured person.
- Staffed by properly trained medical professionals.

26. Durable Medical Equipment.
Durable Medical Equipment must be for the treatment of a covered Injury or Sickness and must be all of the following:

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

Benefits also may include but are not limited to the following items when Medically Necessary:

- Hemodialysis equipment.
- Crutches and replacement of pads and tips.
- Pressure machines.
- Infusion pumps for IV fluids and prescription medications.
- Tracheotomy tube.
- Cardiac, neonatal, and sleep apnea monitors.
- Augmentive communications devices when necessary for an Insured’s specific condition.
For the purposes of this benefit, the following are also considered durable medical equipment.

- Braces that stabilize an injured body part and braces to treat curvature of the spine.
- External prosthetic devices that replace a limb or body part but does not include any device that is fully implanted into the body.
- Orthotic devices that straighten or change the shape of a body part including custom made shoe inserts.
- Cochlear implants.

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

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

28. **Dental Treatment.**
Dental treatment when services are performed by a Physician and limited to the following:

- Injury to Sound, Natural Teeth.
- Facility charges for outpatient services if the Insured’s medical condition or a dental procedure requires a Hospital setting to ensure the safety of the Insured.
- X-rays, supplies, appliances and all associated Covered Medical Expenses, including Hospital facility charges and anesthesia for transplant preparation, initiation of immunosuppressives direct treatment of acute traumatic Injury, cancer or cleft palate.

Benefits for accidental dental Injury include, but are not limited to:

- Oral examination.
- X-rays.
- Tests and laboratory examinations.
- Restorations.
- Prosthetic services.
- Oral surgery.
- Mandibular/maxillary reconstruction.
- Anesthesia.

Breaking a tooth while eating is not covered. Routine dental care and treatment to the gums are not covered.

Pediatric dental benefits are provided in the Pediatric Dental Services Benefit.

29. **Mental Illness Treatment.**
Benefits will be paid for services received:

- On an Inpatient basis while confined to a Hospital including partial hospitalization/day treatment received at a Hospital.
- On an outpatient basis including intensive outpatient treatment.

See also Benefits for Biologically Based Mental Illness.

30. **Substance Use Disorder Treatment.**
Benefits will be paid for services received:

- On an Inpatient basis while confined to a Hospital including partial hospitalization/day treatment received at a Hospital.
- On an outpatient basis including intensive outpatient treatment.

31. **Maternity.**
Same as any other Sickness for prenatal and postnatal maternity care. Benefits will be paid for an inpatient stay of at least:

- 48 hours following a vaginal delivery.
- 96 hours following a cesarean section delivery.
If the mother agrees, the attending Physician may discharge the mother earlier than these minimum time frames.

See also Benefits for Maternity Follow-Up Care.

Benefits for therapeutic abortion are provided only when the therapeutic abortion is performed:
- To save the life of the mother.
- As a result of a case of rape or incest.

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

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

Required preventive care services are updated on an ongoing basis as guidelines and recommendations change. The complete and current list of preventive care services covered under the health reform law can be found at:

http://www.uspreventiveservicestaskforce.org/recommendations.htm

Benefits include coverage for one option for each of the 18 FDA-approved contraceptive categories defined under the Health Resources and Services Administration (HRSA) requirement. If an Insured Person’s Physician recommends a particular contraceptive service or FDA-approved item based on a determination of Medical Necessity, coverage for that contraceptive service or item will be provided under the Preventive Care Services benefit.

Benefits do not include any other:
- Routine preventive care immunizations.
- Routine physical examinations and testing.
- Preventive testing or treatment.
- Screening exams or testing in the absence of Injury or Sickness.

34. **Reconstructive Breast Surgery Following Mastectomy.**
Same as any other Sickness and in connection with a covered mastectomy. Benefits include:
- All stages of reconstruction of the breast on which the mastectomy has been performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses and physical complications of mastectomy, including lymphedemas.
- Post-mastectomy surgical bras limited to four (4) bras per Policy Year.

35. **Diabetes Services.**
Same as any other Sickness in connection with the treatment of diabetes. Benefits will be paid for Medically Necessary:
- Outpatient self-management training, education and medical nutrition therapy service when ordered by a Physician and provided by appropriately licensed or registered healthcare professionals.
- Prescription Drugs, equipment, and supplies including insulin pumps and supplies, blood glucose monitors, insulin syringes with needles, blood glucose and urine test strips, ketone test strips and tablets and lancets and lancet devices.

Benefits also include preventive foot care for Insured Persons with diabetes.
36. **Home Health Care.**
Services received from a licensed home health agency that are:
- Ordered by a Physician.
- Provided or supervised by a Registered Nurse in the Insured Person’s home.
- Pursuant to a home health plan.

Benefits will be paid only when provided on a part-time, intermittent schedule and when skilled care is required. One visit equals up to four hours of skilled care services.

Benefits also include Private Duty Nursing services only when the services are of such a nature that they cannot be provided by non-professional personnel and can only be provided by a licensed health care provider. Private duty nursing services includes teaching and monitoring of complex care skills such as a tracheotomy suctioning, medical equipment use and monitoring to home caregivers and is not intended to provide for long term supportive care.

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

Home Health Care services do not include:
- Food, housing, homemaker services, or home delivered meals.
- Physician charges.
- Cost or installation of helpful environmental materials, services, appliances, or devices. (i.e. hand rails, ramps, air conditioners)
- Services provided by the Insured’s immediate family.

Home Health Care services also include nutritional guidance.

37. **Hospice Care.**
When recommended by a Physician for an Insured Person that is terminally ill with a life expectancy of six months or less.

All hospice care must be received from a licensed hospice agency.

Hospice care includes:
- Physical, psychological, social, and spiritual care for the terminally ill Insured.
- Short-term grief counseling for immediate family members while the Insured is receiving hospice care.

38. **Inpatient Rehabilitation Facility.**
Services received while confined as a full-time Inpatient in a licensed Inpatient Rehabilitation Facility. Confinement in the Inpatient Rehabilitation Facility must follow within 24 hours of, and be for the same or related cause(s) as, a period of Hospital Confinement or Skilled Nursing Facility confinement.

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

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

40. **Urgent Care Center.**
Benefits are limited to:
- The facility or clinic fee billed by the Urgent Care Center.
All other services rendered during the visit will be paid at the benefit levels specified in the Schedule of Benefits based on the type of covered service performed.

41. **Hospital Outpatient Facility or Clinic.**

   Benefits are limited to:
   - The facility or clinic fee billed by the Hospital.

   All other services rendered during the visit will be paid at the benefit levels specified in the Schedule of Benefits based on the type of covered service performed.

42. **Approved Clinical Trials.**

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

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

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

   “Approved clinical trial” means a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition and is described in any of the following:
   - Federally funded trials that meet required conditions.
   - The study or investigation is conducted under an investigational new drug application reviewed by the Food and Drug Administration.
   - The study or investigation is a drug trial that is exempt from having such an investigational new drug application.

   See also Benefits for Cancer Clinical Trials.

43. **Transplantation Services.**

   Same as any other Sickness for organ or tissue transplants when ordered by a Physician. Benefits are available when the transplant meets the definition of a Covered Medical Expense.

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

   Benefits also include:
   - Transportation and lodging expenses for the Insured and a donor companion/caregiver up to a maximum benefit of $10,000 per transplant.
   - Unrelated donor searches for bone marrow and stem cell transplants.

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

   Health services connected with the removal of an organ or tissue from an Insured Person for purposes of a transplant to another person are not covered.
44. **Pediatric Dental and Vision Services.**
Benefits are payable as specified in the Pediatric Dental Services Benefits and Pediatric Vision Services Benefit.

45. **Reconstructive Procedures.**
Benefits are provided for reconstructive procedures to correct an Injury or treat a Sickness for which benefits are otherwise payable under this policy.

Benefits are limited to the following:
- Correction of hemangiomas and port wine stains of the head and neck area for Insureds ages 18 and younger.
- Correction of limb deformities such as club hand, club foot, syndactyly, polydactyly, and macrodactyly.
- Otoplasty when performed to improve hearing when ear or ears are absent or deformed.
- Tongue release procedures for the diagnosis of tongue-tied.
- Correction of a skull deformity caused by Congenital Conditions such as Crouzon’s disease.
- Treatment and correction of cleft lip and cleft palate.
- Treatment or correction of Congenital Conditions of a Newborn or adopted Infant.
- Breast reconstruction resulting from a mastectomy. See Reconstructive Breast Surgery following a Mastectomy.

Benefits are not provided for services performed where primary result of the procedure is a changed or improved physical appearance.

46. **Allergy Testing and Treatment.**
Benefits for allergy testing and treatment are provided at the benefit levels specified in the Schedule of Benefits based on the type of covered service performed.

Benefits include:
- Allergy testing.
- Allergy injections.
- Allergy serum extracts.

47. **Male Sterilization.**
Benefits for male sterilization are provided at the benefit levels specified in the Schedule of Benefits based on the type of covered service performed.

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

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

Benefits do not include:
- Any comfort, luxury, or convenience items.
- Items which exceed the Medical Necessity needs of the Insured.
- Items usually stocked in the home for general use, such as bandages, thermometers, adhesive tapes, hot packs, ice bags.

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

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

50. **Temporomandibular Joint Disorder.**
Same as any other Sickness for treatment of temporomandibular joint disorder and craniomandibular joint disorder.
51. **Vision Correction.**
   Benefits are payable for the following:
   - When due to a covered Injury or Sickness.
   - The first pair of eyeglasses or contact lenses following intraocular lens implantation for the treatment of cataracts or aphakia.
   - To replace the function of the human lens for conditions caused by cataract surgery or Injury.

   Benefits do not include any other:
   - Routine eye examinations.
   - Eye refractions.
   - Eyeglasses.
   - Contact lenses.
   - Prescriptions or fitting of eyeglasses or contact lenses.

   Vision correction for preventive care is provided under Preventive Care Services.

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

   Benefits are limited to the first wig following cancer treatment not to exceed on Per Policy Year.

**NON-ESSENTIAL HEALTH BENEFITS:** The following benefits are considered to be non-Essential Health Benefits.

1. **Acupuncture and Massage Therapy.**
   Benefits will be paid for acupuncture and massage therapy at the benefit levels indicated in the Schedule of Benefits limited to a combined maximum of 10 visits per Policy Year.

2. **Elective Abortion.**
   Benefit will be paid for elective abortion at the benefit levels indicated in the Schedule of Benefits. Graduate associates or fellows receiving a premium subsidy from The Ohio State University are not eligible for this benefit.

3. **Sexual Reassignment Surgery.**
   Benefits will be paid for Sexual Reassignment Surgery at the benefit levels indicated in the Schedule of Benefits. Cosmetic surgery, procedures, and drugs are not covered even if related to sexual reassignment. Coverage determination guidelines are available at the following link: Sexual Reassignment Surgery Coverage Determination Guideline


4. **Non-Prescription Enteral Formula.**
   Benefits will be paid for non-prescription enteral formula at the benefit levels indicated in the Schedule of Benefits. Benefits are limited to non-prescription enteral formulas for which a Physician has issued a written order and are for the treatment of malabsorption caused by any of the following:
   - Ulcerative colitis.
   - Gastroesophageal reflux.
   - Gastrointestinal motility.
   - Chronic intestinal pseudo obstruction.
   - Inherited diseases of amino acids and organic acids.

   Benefits for inherited diseases of amino acids and organic acids also include food products modified to be low protein.

5. **Routine Eye Exam.**
   Except as provided in the policy for Pediatric Vision Services, benefits will be paid for one routine eye exam per Policy Year at the benefit level indicated in the Schedule of Benefits, subject to the benefit maximum specified in the Schedule of Benefits.
Except as provided in the policy for Transplantation Services, benefits will be paid for human organ transplant donor search at the benefit level indicated in the Schedule of Benefits, subject to the benefit maximum specified in the Schedule of Benefits.

Mandated Benefits

BENEFITS FOR BIOLOGICALLY BASED MENTAL ILLNESS

Benefits will be paid the same as any other Sickness for the treatment of Biologically Based Mental Illness if both of the following apply:

1) The Biologically Based Mental Illness is clinically diagnosed by a Physician authorized to practice medicine and surgery or osteopathic medicine and surgery, a psychologist, a professional clinical counselor, professional counselor, independent social worker, or a clinical nurse specialist whose nursing specialty is mental health.
2) The prescribed treatment is not experimental or investigational, having proven its clinical effectiveness in accordance with generally accepted medical standards.

“Biologically Based Mental Illness” means schizophrenia, schizoaffective disorder, major depressive disorder, bipolar disorder, paranoia and other psychotic disorders, obsessive-compulsive disorder, and panic disorder, as these terms are defined in the most recent edition of the diagnostic and statistical manual of mental disorders published by the American Psychiatric Association.

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

BENEFITS FOR CANCER CLINICAL TRIALS

Benefits will be paid the same as any other Sickness for Routine Patient Care administered to an Insured participating in any stage of an Eligible Cancer Clinical Trial, if those expenses would be paid if the Insured was not participating in a clinical trial.

“Eligible Cancer Clinical Trial” means a cancer clinical trial that meets all of the following criteria:

1) A purpose of the trial is to test whether the intervention potentially improves the trial participant’s health outcomes.
2) The treatment provided as part of the trial is given with the intention of improving the trial participant’s health outcomes.
3) The trial has a therapeutic intent and is not designed exclusively to test toxicity or disease pathophysiology.
4) The trial does one of the following:
   • Tests how to administer a health care service, item, or drug for the treatment of cancer.
   • Tests responses to a health care service, item or drug for the treatment of cancer.
   • Compares the effectiveness of a health care service, item, or drug for the treatment of cancer with that of other health care services, items or drugs for the treatment of cancer.
   • Studies new uses of a health care service, item, or drug for the treatment of cancer.
5) The trial is approved by one of the following entities:
   • The National Institutes of Health or one of its cooperative groups or centers under the United States Department of Health and Human Services.
   • The United States Department of Defense.
   • The United States Department of Veterans’ Affairs.

“Routine Patient Care” means all health care services consistent with the coverage provided in the policy for the treatment of cancer, including the type and frequency of any diagnostic modality, that is typically covered for a cancer patient who is not enrolled in a Cancer Clinical Trial, and that was not necessitated solely because of the trial.

Benefits will not be paid for:

1) A health care service, item, or drug that is the subject of the cancer clinical trial.
2) A health care service, item, or drug provided solely to satisfy data collection and analysis needs for the cancer clinical trial that is not used in the direct clinical management of the patient;
3) An investigational or experimental drug or device that has not been approved for market by the United States Food and Drug Administration;
4) Transportation, lodging, food, or other expenses for the Insured, or a family member of companion of the Insured, that are associated with the travel to or from a facility providing the cancer clinical trial;
5) An item or drug provided by the cancer clinical trial sponsors free of charge for any patient;
6) A service, item, or drug that is eligible for reimbursement by a person other than the insurer, including the sponsors of the cancer clinical trial.
7) Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the policy.

**BENEFITS FOR MATERNITY FOLLOW-UP CARE**

Benefits shall be provided for maternity follow-up care for Physician-directed follow-up care for a mother and her newborn. Benefits shall include:

1) Physical assessment of the mother and newborn.
2) Parent education.
3) Assistance and training in breast or bottle feeding.
4) Assessment of the home support system.
5) Performance of any Medically Necessary and appropriate clinical tests.
6) Any other services consistent with follow-up care recommended in the protocols and guidelines developed by national organizations that represent pediatric, obstetric, and nursing professionals.

Benefits apply to services provided in a medical setting or through home health care visits when such visits are performed by a provider who is knowledgeable and experienced in maternity and newborn care.

When a decision is made to discharge a mother or newborn prior to the expiration of the applicable number of hours of inpatient care required to be covered, then benefits will be paid for follow-up care that is provided within seventy-two (72) hours after discharge. When the mother or newborn receive at least the number of hours in inpatient required to be covered, then benefits will be paid for Medically Necessary follow-up care as determined by the health care provider responsible for discharging the mother or newborn.

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

**BENEFITS FOR CYTOLOGIC SCREENING AND SCREENING MAMMOGRAPHY**

Benefits shall be provided for Screening Mammography to detect the presence of breast cancer in adult women and cytologic screening for the presence of cervical cancer.

Benefits for Screening Mammography shall be provided:

1) For a woman at least age thirty-five (35) but under age forty, one Screening Mammography.
2) For a woman at least age forty (40) but under age fifty (50), either of the following:
   • One Screening Mammography every two (2) years; or
   • One Screening Mammography every year if a Physician has determined that the woman has risk factors for breast cancer.
3) For a woman at least age fifty (50) but under age sixty-five (65), one Screening Mammography every year.

“Screening Mammography” means a radiologic examination utilized to detect unsuspected breast cancer at an early stage in asymptomatic women and includes the x-ray examination for the breast using equipment that is dedicated specifically for mammography, including, but not limited to, the x-ray tube, filter, compression device, screens, film, and cassettes, and that has an average radiation exposure delivery of less than on rad mid-breast. Screening Mammography includes two views for each breast and the professional interpretation of the film. Screening Mammography does not include a diagnostic mammography.

Cytologic screenings covered by the Preventive Care Services Benefit and received from a Preferred Provider shall be covered with no cost share as referenced in the Preventive Care Services Benefit listed in the Schedule.

Cytologic screenings not covered by the Preventive Care Services Benefit and received from a Preferred Provider shall be subject to all Preferred Provider Deductible, Copayment, Coinsurance, limitations, or any other provisions of the policy.

Cytologic screenings not covered by the Preventive Care Services Benefit and received from an Out-of-Network Provider shall be subject to all Out-of-Network Deductible, Copayment, Coinsurance, limitations, or any other provisions of the policy.
Screening Mammography covered by the Preventive Care Services Benefit and received from a Preferred Provider shall be covered with no cost share as referenced in the Preventive Care Services Benefit listed in the Schedule.

Screening Mammography not covered by the Preventive Care Services Benefit shall be covered for a total not more than 130% of the Medicare Reimbursement Rate in Ohio for screening mammography. No provider, Hospital, or other health care facility shall seek or receive compensation in excess of 130% of the Medicare reimbursement rate, except for applicable Deductibles and Copayments. Benefits shall be subject to all limitations or any other provisions of the policy.

“Medicare Reimbursement Rate” means the reimbursement rate paid in Ohio under the Medicare program for Screening Mammography that does not include digitization or computer-aided detection, regardless of whether the actual benefit includes digitization or computer-aided detection.

**BENEFITS FOR ORAL ANTICANCER MEDICATION**

Benefits will be provided for prescribed, orally administered anticancer medication that has been approved by the Federal Food and Drug Administration and is used to kill or slow the growth of cancerous cells.

The orally administered medication shall be provided at a cost to the Insured not to exceed the Coinsurance percentage or the Copayment amount as is applied to an intravenously administered or an injected cancer medication prescribed for the same purpose.

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

**BENEFITS FOR OFF LABEL USE OF PRESCRIPTION DRUGS**

Benefits will be provided for any drug approved by the United States Food and Drug Administration, even though the drug has not been approved by the United States Food and Drug Administration for the treatment of the particular indication for which the drug has been prescribed, provided that the drug has been recognized as safe and effective for the treatment of that indication in one or more of the standard medical reference compendia adopted by the United States Department of Health and Human Services under 42 U.S.C. 1395x(t)(2), as amended, or in medical literature that meets the specific criteria listed below.

Medical literature may be accepted for the purposes of this mandate, if all of the following apply:

1. Two articles from major peer reviewed professional medical journals have recognized, based on scientific or medical criteria, the drug’s safety and effectiveness for treatment of the indication for which the drug has been prescribed.
2. No article from a major peer-reviewed professional medical journal has concluded, based on scientific or medical criteria, that the drug is unsafe or ineffective or that the drug's safety and effectiveness cannot be determined for the treatment of the indication for which the drug has been prescribed. and
3. Each article meets the uniform requirements for manuscripts submitted to biomedical journals established by the International Committee of Medical Journal Editors or is published in a journal specified by the United States Department of Health and Human Services pursuant to section 186(t)(2)(B) of the Social Security Act 107 Stat. 591 (1993), 42 U. S. C. 1395x(t)(2)(B), as amended, as acceptable peer-reviewed medical literature.

Nothing in this section shall:

1. Require coverage for any drug if the United States Food and Drug Administration has determined its use to be contraindicated for the treatment of the particular indication for which the drug has been prescribed.
2. Require coverage for experimental drugs not approved for any indication by the United States Food and Drug Administration.
3. Alter any law with regard to provisions limiting the coverage of drugs that have not been approved by the United States Food and Drug Administration.
4. Require reimbursement or coverage for any drug not included in the drug formulary or list of covered drugs for this policy.
5. Prohibit the application of any policy limitations or exclusions, provided that the decision is not based primarily on the basis that the coverage of the drug is required by this mandate.

Benefits shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the policy.
BENEFITS FOR CHILD HEALTH SUPERVISION SERVICES

When the policy includes Dependent coverage, then benefits shall be provided the same as any other Sickness for Child Health Supervision Services from the moment of birth until age nine.

“Child Health Supervision Services” means periodic review of a child’s physical and emotional status performed by a Physician, by a health care professional under the supervision of a Physician, or, in the case of hearing screening, by an individual conducting a hearing screening on a newborn infant in a Hospital.

Child Health Supervision Services covered by the Preventive Care Services Benefit and received from a Preferred Provider shall be covered with no cost share as referenced in the Preventive Care Services Benefit listed in the Schedule of Benefits.

Child Health Supervision Services not covered by the Preventive Care Services Benefit shall be subject to all Deductible, Copayment, Coinsurance, limitations, or any other provisions of the policy.

BENEFITS FOR HABILITATIVE SERVICES

Benefits shall be provided the same as any other Sickness for Habilitative Services provided to an Insured Person up to age 21 with a medical diagnosis of Autism Spectrum Disorder.

Benefits include, but are not limited to:

1) Outpatient physical rehabilitation services, including:
   - Speech and language therapy and occupational therapy, performed by a licensed therapist.
   - Clinical therapeutic intervention defined as therapies supported by empirical evidence, which includes but are not limited to applied behavioral analysis, provided by or under the supervision of a professional who is licensed, certified, or registered by an appropriate agency of the state to perform the services in accordance with a treatment plan.

2) Mental/behavioral health outpatient services performed by a licensed psychologist, psychiatrist, or physician to provide consultation, assessment, development and oversight of treatment plans.

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

Coordination of this Contract's Benefits with Other Benefits

The Coordination of Benefits ("COB") provision applies when a person has health care coverage under more than one Plan. Plan is defined below.

The order of benefit determination rules govern the order in which each Plan will pay a claim for benefits. The Plan that pays first is called the Primary plan. The Primary plan must pay benefits in accordance with its policy terms without regard to the possibility that another Plan may cover some expenses. The Plan that pays after the Primary plan is the Secondary plan. The Secondary plan may reduce the benefits it pays so that payments from all Plans does not exceed 100% of the total Allowable expense.

DEFINITIONS

A. A Plan is any of the following that provides benefits or services for medical or dental care or treatment. If separate contracts are used to provide coordinated coverage for members of a group, the separate contracts are considered parts of the same plan and there is no COB among those separate contracts.

(1) Plan includes: group and nongroup insurance contracts, health insuring corporation ("HIC") contracts, closed panel plans or other forms of group or group-type coverage (whether insured or uninsured); medical care components of long-term care contracts, such as skilled nursing care; medical benefits under group or individual automobile contracts; and Medicare or any other federal governmental plan, as permitted by law.

(2) Plan does not include: hospital indemnity coverage or other fixed indemnity coverage; accident only coverage; specified disease or specified accident coverage; supplemental coverage as described in Revised Code sections 3923.37 and 1751.56; school accident type coverage; benefits for non-medical components of long-term care policies;
Medicare supplement policies; Medicaid policies; or coverage under other federal governmental plans, unless permitted by law.

Each contract for coverage under (1) or (2) is a separate Plan. If a Plan has two parts and COB rules apply only to one of the two, each of the parts is treated as a separate Plan.

B. This plan means, in a COB provision, the part of the contract providing the health care benefits to which the COB provision applies and which may be reduced because of the benefits of other plans. Any other part of the contract providing health care benefits is separate from this plan. A contract may apply one COB provision to certain benefits, such as dental benefits, coordinating only with similar benefits, and may apply another COB provision to coordinate other benefits.

C. The order of benefit determination rules determine whether This plan is a Primary plan or Secondary plan when the person has health care coverage under more than one Plan.

When This plan is primary, it determines payment for its benefits first before those of any other Plan without considering any other Plan’s benefits. When This plan is secondary, it determines its benefits after those of another Plan and may reduce the benefits it pays so that all Plan benefits do not exceed 100% of the total Allowable expense.

D. Allowable expense is a health care expense, including deductibles, coinsurance and copayments, that is covered at least in part by any Plan covering the person. When a Plan provides benefits in the form of services, the reasonable cash value of each service will be considered an Allowable expense and a benefit paid. An expense that is not covered by any Plan covering the person is not an Allowable expense. In addition, any expense that a provider by law or in accordance with a contractual agreement is prohibited from charging a covered person is not an Allowable expense.

The following are examples of expenses that are not Allowable expenses:

1. The difference between the cost of a semi-private hospital room and a private hospital room is not an Allowable expense, unless one of the Plans provides coverage for private hospital room expenses.

2. If a person is covered by 2 or more Plans that compute their benefit payments on the basis of usual and customary fees or relative value schedule reimbursement methodology or other similar reimbursement methodology, any amount in excess of the highest reimbursement amount for a specific benefit is not an Allowable expense.

3. If a person is covered by 2 or more Plans that provide benefits or services on the basis of negotiated fees, an amount in excess of the highest of the negotiated fees is not an Allowable expense.

4. If a person is covered by one Plan that calculates its benefits or services on the basis of usual and customary fees or relative value schedule reimbursement methodology or other similar reimbursement methodology and another Plan that provides its benefits or services on the basis of negotiated fees, the Primary plan’s payment arrangement shall be the Allowable expense for all Plans. However, if the provider has contracted with the Secondary plan to provide the benefit or service for a specific negotiated fee or payment amount that is different than the Primary plan’s payment arrangement and if the provider’s contract permits, the negotiated fee or payment shall be the Allowable expense used by the Secondary plan to determine its benefits.

5. The amount of any benefit reduction by the Primary plan because a covered person has failed to comply with the Plan provisions is not an Allowable expense. Examples of these types of plan provisions include second surgical opinions, precertification of admissions, and preferred provider arrangements.

E. Closed panel plan is a Plan that provides health care benefits to covered persons primarily in the form of services through a panel of providers that have contracted with or are employed by the Plan, and that excludes coverage for services provided by other providers, except in cases of emergency or referral by a panel member.

F. Custodial parent is the parent awarded custody by a court decree or, in the absence of a court decree, is the parent with whom the child resides more than one half of the calendar year excluding any temporary visitation.

ORDER OF BENEFIT DETERMINATION RULES

When a person is covered by two or more Plans, the rules for determining the order of benefit payments are as follows:
A. The **Primary plan** pays or provides its benefits according to its terms of coverage and without regard to the benefits of under any other Plan.

B. (1) Except as provided in Paragraph (2), a Plan that does not contain a coordination of benefits provision that is consistent with this regulation is always primary unless the provisions of both Plans state that the complying plan is primary.

(2) Coverage that is obtained by virtue of membership in a group that is designed to supplement a part of a basic package of benefits and provides that this supplementary coverage shall be excess to any other parts of the Plan provided by the contract holder. Examples of these types of situations are major medical coverages that are superimposed over base plan hospital and surgical benefits, and insurance type coverages that are written in connection with a Closed panel plan to provide out-of-network benefits.

C. A Plan may consider the benefits paid or provided by another Plan in calculating payment of its benefits only when it is secondary to that other Plan.

D. Each Plan determines its order of benefits using the first of the following rules that apply:

(1) Non-Dependent or Dependent. The Plan that covers the person other than as a dependent, for example as an employee, member, policyholder, subscriber or retiree is the Primary plan and the Plan that covers the person as a dependent is the Secondary plan. However, if the person is a Medicare beneficiary and, as a result of federal law, Medicare is secondary to the Plan covering the person as a dependent, and primary to the Plan covering the person as other than a dependent (e.g. a retired employee), then the order of benefits between the two Plans is reversed so that the Plan covering the person as an employee, member, policyholder, subscriber or retiree is the Secondary plan and the other Plan is the Primary plan.

(2) Dependent child covered under more than one plan. Unless there is a court decree stating otherwise, when a dependent child is covered by more than one Plan the order of benefits is determined as follows:

(a) For a dependent child whose parents are married or are living together, whether or not they have ever been married:

• The Plan of the parent whose birthday falls earlier in the calendar year is the Primary plan; or
• If both parents have the same birthday, the Plan that has covered the parent the longest is the Primary plan.

• However, if one spouse's plan has some other coordination rule (for example, a "gender rule" which says the father's plan is always primary), we will follow the rules of that plan.

(b) For a dependent child whose parents are divorced or separated or not living together, whether or not they have ever been married:

(i) If a court decree states that one of the parents is responsible for the dependent child's health care expenses or health care coverage and the Plan of that parent has actual knowledge of those terms, that Plan is primary. This rule applies to plan years commencing after the Plan is given notice of the court decree;

(ii) If a court decree states that both parents are responsible for the dependent child's health care expenses or health care coverage, the provisions of Subparagraph (a) above shall determine the order of benefits;

(iii) If a court decree states that the parents have joint custody without specifying that one parent has responsibility for the health care expenses or health care coverage of the dependent child, the provisions of Subparagraph (a) above shall determine the order of benefits; or

(iv) If there is no court decree allocating responsibility for the dependent child's health care expenses or health care coverage, the order of benefits for the child are as follows:

• The Plan covering the Custodial parent;

• The Plan covering the spouse of the Custodial parent;

• The Plan covering the non-custodial parent; and then

• The Plan covering the spouse of the non-custodial parent.
(c) For a dependent child covered under more than one Plan of individuals who are not the parents of the child, the provisions of Subparagraph (a) or (b) above shall determine the order of benefits as if those individuals were the parents of the child.

(3) Active employee or retired or laid-off employee. The Plan that covers a person as an active employee, that is, an employee who is neither laid off nor retired, is the Primary plan. The Plan covering that same person as a retired or laid-off employee is the Secondary plan. The same would hold true if a person is a dependent of an active employee and that same person is a dependent of a retired or laid-off employee. If the other Plan does not have this rule, and as a result, the Plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule labeled D (1) can determine the order of benefits.

(4) COBRA or state continuation coverage. If a person whose coverage is provided pursuant to COBRA or under a right of continuation provided by state or other federal law is covered under another Plan, the Plan covering the person as an employee, member, subscriber or retiree or covering the person as a dependent of an employee, member, subscriber or retiree is the Primary plan and the COBRA or state or other federal continuation coverage is the Secondary plan. If the other Plan does not have this rule, and as a result, the Plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule labeled D (1) can determine the order of benefits.

(5) Longer or shorter length of coverage. The Plan that covered the person as an employee, member, policyholder, subscriber or retiree longer is the Primary plan and the Plan that covered the person the shorter period of time is the Secondary plan.

(6) If the preceding rules do not determine the order of benefits, the Allowable expenses shall be shared equally between the Plans meeting the definition of Plan. In addition, This plan will not pay more than it would have paid had it been the Primary plan.

EFFECT ON THE BENEFITS OF THIS PLAN

A When This plan is secondary, it may reduce its benefits so that the total benefits paid or provided by all Plans during a plan year are not more than the total Allowable expenses. In determining the amount to be paid for any claim, the Secondary plan will calculate the benefits it would have paid in the absence of other health care coverage and apply that calculated amount to any Allowable expense under its Plan that is unpaid by the Primary plan. The Secondary plan may then reduce its payment by the amount so that, when combined with the amount paid by the Primary plan, the total benefits paid or provided by all Plans for the claim do not exceed the total Allowable expense for that claim. In addition, the Secondary plan shall credit to its plan deductible any amounts it would have credited to its deductible in the absence of other health care coverage.

B. If a covered person is enrolled in two or more Closed panel plans and if, for any reason, including the provision of service by a non-panel provider, benefits are not payable by one Closed panel plan, COB shall not apply between that Plan and other Closed panel plans.

RIGHT TO RECEIVE AND RELEASE NEEDED INFORMATION

Certain facts about health care coverage and services are needed to apply these COB rules and to determine benefits payable under This plan and other Plans. HealthSmart may get the facts it needs from or give them to other organizations or persons for the purpose of applying these rules and determining benefits payable under This plan and other Plans covering the person claiming benefits. HealthSmart need not tell, or get the consent of, any person to do this. Each person claiming benefits under This plan must give HealthSmart any facts it needs to apply those rules and determine benefits payable.

FACILITY OF PAYMENT

A payment made under another Plan may include an amount that should have been paid under This plan. If it does, HealthSmart may pay that amount to the organization that made that payment. That amount will then be treated as though it were a benefit paid under This plan. HealthSmart will not have to pay that amount again. The term “payment made” includes providing benefits in the form of services, in which case “payment made” means the reasonable cash value of the benefits provided in the form of services.
RIGHT OF RECOVERY

If the amount of the payments made by HealthSmart is more than it should have paid under this COB provision, it may recover the excess from one or more of the persons it has paid or for whom it has paid, or any other person or organization that may be responsible for the benefits or services provided for the covered person. The "amount of the payments made" includes the reasonable cash value of any benefits provided in the form of services.

COORDINATION DISPUTES

If you believe that we have not paid a claim properly, you should first attempt to resolve the problem by contacting us. Call our Customer Service Department at 1-844-206-0374. If you are still not satisfied, you may call the Ohio Department of Insurance for instructions on filing a consumer complaint. Call 1-800-686-1526, or visit the Department's website at http://insurance.ohio.gov.

Accidental Death and Dismemberment Benefits

Loss of Life, Limb or Sight

If such Injury shall independently of all other causes and within 180 days from the date of Injury solely result in any one of the following specific losses, the Insured Person or beneficiary may request the Company to pay the applicable amount below in addition to payment under the Medical Expense Benefits.

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Two or More Members</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>One Member</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>Thumb or Index Finger</td>
<td>$2,500.00</td>
</tr>
</tbody>
</table>

Member means hand, arm, foot, leg, or eye. Loss shall mean with regard to hands or arms and feet or legs, dismemberment by severance at or above the wrist or ankle joint; with regard to eyes, entire and irrecoverable loss of sight. Only one specific loss (the greater) resulting from any one Injury will be paid.

Definitions

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

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

Benefits will also be provided for another child placed in court-ordered temporary or other custody of the Insured from the moment of placement.

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

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

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

CONGENITAL CONDITION means a medical condition or physical anomaly arising from a defect existing at birth.
COPAY/COPAYMENT means a specified dollar amount that the Insured is required to pay for certain Covered Medical Expenses.

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

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

CUSTODIAL CARE means services that are any of the following:

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

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

DEDUCTIBLE means if an amount is stated in the Schedule of Benefits or any endorsement to this policy as a deductible, it shall mean an amount to be subtracted from the amount or amounts otherwise payable as Covered Medical Expenses before payment of any benefit is made. The deductible will apply as specified in the Schedule of Benefits.

DEPENDENT means:

1. The legal spouse of the Named Insured.
2. The Domestic Partner of the Named Insured.
3. Their dependent children.

Children shall cease to be dependent at the end of the month in which they attain the age of 26 years.

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

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

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

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

DOMESTIC PARTNER means a person who is neither married nor related by blood or marriage to the Named Insured but who is: 1) the Named Insured's sole spousal equivalent; 2) lives together with the Named Insured in the same residence and intends to do so indefinitely; and 3) is responsible with the Named Insured for each other's welfare. A domestic partner relationship may be demonstrated by any three of the following types of documentation: 1) a joint mortgage or lease; 2) designation of the domestic partner as beneficiary for life insurance; 3) designation of the domestic partner as primary beneficiary in the Named Insured's will; 4) domestic partnership agreement; 5) powers of attorney for property and/or health care; and 6) joint ownership of either a motor vehicle, checking account or credit account.
ELECTIVE SURGERY OR ELECTIVE TREATMENT means those health care services or supplies that do not meet the health care need for a Sickness or Injury. Elective surgery or elective treatment includes any service, treatment or supplies that: 1) are deemed by the Company to be research or experimental; or 2) are not recognized and generally accepted medical practices in the United States.

EMERGENCY SERVICES means with respect to a Medical Emergency:

1. A medical screening examination that is within the capability of the emergency department of a Hospital, including ancillary services routinely available to the emergency department to evaluate such emergency medical condition; and
2. Such further medical examination and treatment to stabilize the patient to the extent they are within the capabilities of the staff and facilities available at the Hospital.

ESSENTIAL HEALTH BENEFITS means the following general categories and the items and services covered within the categories:

1. Ambulatory patient services.
2. Emergency services.
3. Hospitalization.
4. Maternity and newborn care.
5. Mental health and substance use disorder services, including behavioral health treatment.
6. Prescription drugs.
7. Rehabilitative and habilitative services and devices.
8. Laboratory services.
9. Preventive wellness services and chronic disease management.
10. Pediatric services, including oral and vision care.

Essential health benefits shall be consistent with benefits set forth under the Patient Protection and Affordable Care Act of 2010 and any regulations issued pursuant thereto.

HABILITATIVE SERVICES means health care services and devices that help a person keep, learn, or improve skills and functions for daily living when administered by a Physician pursuant to a treatment plan. Habilitative services include occupational therapy, physical therapy, speech therapy, and other services for people with disabilities.

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

A service that does not help the Insured person to meet functional goals in a treatment plan within a prescribed time frame is not a habilitative service.

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

HOSPITAL CONFINED/HOSPITAL CONFINEMENT means confinement as an Inpatient in a Hospital by reason of an Injury or Sickness for which benefits are payable.

INJURY means bodily injury which is all of the following:

1. directly and independently caused by specific accidental contact with another body or object.
2. unrelated to any pathological, functional, or structural disorder.
3. a source of loss.
4. treated by a Physician within 30 days after the date of accident.
5. sustained while the Insured Person is covered under this policy.
All injuries sustained in one accident, including all related conditions and recurrent symptoms of these injuries will be considered one injury. Injury does not include loss which results wholly or in part, directly or indirectly, from disease or other bodily infirmity. Covered Medical Expenses incurred as a result of an injury that occurred prior to this policy’s Effective Date will be considered a Sickness under this policy.

**IN-NETWORK PROVIDER** means Physicians, Hospitals and other health care providers who have contracted with the Company to provide specific services at negotiated prices to the Insured Person. The Insured Person will pay more for Covered Medical Expenses to see an in-network provider as compared to a Preferred Provider, but less than to an Out-of-Network Provider.

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

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

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

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

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

**MEDICAL EMERGENCY** means the occurrence of a medical condition that manifests itself by acute symptoms of sufficient severity, including severe pain, that a prudent layperson with average knowledge of health and medicine could reasonably expect the absence of immediate medical attention to result in any of the following:

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

Expenses incurred for "Medical Emergency" will be paid only for Sickness or Injury which fulfills the above conditions. These expenses will not be paid for minor Injuries or minor Sicknesses.

**MEDICAL NECESSITY/MEDICALLY NECESSARY** means those services or supplies provided or prescribed by a Hospital or Physician which are all of the following:

1. Essential for the symptoms and diagnosis or treatment of the Sickness or Injury.
2. Provided for the diagnosis, or the direct care and treatment of the Sickness or Injury.
3. In accordance with the standards of good medical practice.
4. Not primarily for the convenience of the Insured, or the Insured's Physician.
5. The most appropriate supply or level of service which can safely be provided to the Insured.
The Medical Necessity of being confined as an Inpatient means that both:

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

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

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

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

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

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

OUT-OF-NETWORK PROVIDERS means providers who have not contracted with the Company to provide specific services to the Insured Person. The Insured Person will pay a higher amount of cost sharing to see an Out-of-Network Provider.

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

PHYSICIAN means a legally qualified licensed practitioner of the healing arts (including, but not limited to, other practitioners such as a physician's assistant or registered nurse) who provides care within the scope of his/her license, other than a member of the person's immediate family.

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

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

POLICY YEAR means the academic year beginning on the policy Effective Date and ending on the policy Termination Date.

PREFERRED ALLOWANCE means the amount a Preferred Provider or In-Network Provider will accept as payment in full for Covered Medical Expenses.

PREFERRED PROVIDERS means Physicians, Hospitals and other health care providers who have contracted with the Company to provide specific services at negotiated prices to the Insured Person. Preferred provider benefits are at the highest level of coverage available to the Insured Person.

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

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

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

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

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

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

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

Exclusions and Limitations

This Exclusions and Limitations section describes items which are excluded from coverage and are not considered to be Covered Medical Expenses.

Read the Definitions section and the Schedule of Benefits sections carefully. Refer to the Medical Expense Benefits section for benefit specific limitations.

No benefits will be paid for services designated as “No Benefits” in the Schedule of Benefits or for procedures, equipment, services, supplies, or charges which the Company determines are not Medically Necessary or do not meet the Company’s medical policy, clinical coverage guidelines, or benefit policy guidelines.

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. Cosmetic procedures. Cosmetic procedures are primarily intended to preserve, change, or improve the Insured Person’s appearance, including surgery or treatments to change the size, shape, or appearance of facial or body features (such as the Insured’s skin, nose, eyes, ears, cheeks, chin, chest, or breasts). This exclusion does not apply to:
   - Benefits specifically provided in the policy for Reconstructive Procedures.
   - Myocardial infarction.
   - Pulmonary embolism.
   - Thrombophlebitis.
   - Exacerbations of co-morbid conditions.

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

3. Any Dental treatment not specifically provided for in the policy.

4. Elective Surgery or Elective Treatment.

5. Examinations related to research screenings.

6. Routine foot care including the care, cutting and removal of corns, calluses, and toenails.
7. Health spa or similar facilities. Strengthening programs.
8. Hearing aids or exams to prescribe or fit them.
10. Injury or Sickness for which benefits are paid or payable under any Workers’ Compensation or Occupational Disease Law or Act, or similar legislation.
11. Investigational services.
12. Voluntary participation in a riot or civil disorder. Commission of or attempt to commit a felony.
13. Physical exams and immunizations required for enrollment in any insurance program, as a condition of employment, or for licensing.
14. 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 under Preventive Care Services.
   - Biological sera. Blood or blood products administered on an outpatient basis.
   - Drugs labeled, “Caution - limited by federal law to investigational use” or experimental drugs.
   - Products used for cosmetic purposes.
   - Drugs used to treat or cure baldness. Anabolic steroids used for body building.
   - Anorectics - drugs used for the purpose of weight control.
   - Fertility agents or sexual enhancement drugs, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra.
   - Growth hormones for children born small for gestational age.
   - Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.
15. Reconstructive procedures, except as specifically provided in the policy benefits for Reconstructive Procedures.
16. Reproductive/Infertility services including but not limited to the following:
   - Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception.
   - Reversal of sterilization procedures.
17. Services provided by the Student Health Center for which the Insured Person has no legal obligation to pay.
19. Services provided by any governmental unit, unless otherwise required by law or regulation.
20. 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).
21. 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 benefits for Preventive Care Services.

**UnitedHealthcare Global: Global Emergency Services**

If you are a member insured with this insurance plan, you and your insured spouse or Domestic Partner and minor child(ren) are eligible for UnitedHealthcare Global Emergency Services. The requirements to receive these services are as follows:

International students, insured spouse or Domestic Partner and insured minor child(ren): you are eligible to receive UnitedHealthcare Global services worldwide, except in your home country.

Domestic students, insured spouse or Domestic Partner and insured minor child(ren): you 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 or while participating in a Study Abroad program.

The Emergency Medical Evacuation services are not meant to be used in lieu of or replace local emergency services such as an ambulance requested through emergency 911 telephone assistance. All services must be arranged and provided by UnitedHealthcare Global; any services not arranged by UnitedHealthcare Global will not be considered for payment. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center. UnitedHealthcare Global will then take the appropriate action to assist you and monitor your care until the situation is resolved.

**Key Services include:**
- Transfer of Insurance Information to Medical Providers
- Monitoring of Treatment
- Transfer of Medical Records
• Medication, Vaccine
• Worldwide Medical and Dental Referrals
• Dispatch of Doctors/Specialists
• Emergency Medical Evacuation
• Facilitation of Hospital Admittance up to $5,000.00 payment
• Transportation to Join a Hospitalized Participant
• Transportation After Stabilization
• Coordinate the replacement of Corrective Lenses and Medical Devices
• Emergency Travel Arrangements
• Hotel Arrangements for Convalescence
• Continuous Updates to Family and Home Physician
• Return of Dependent Children
• Replacement of Lost or Stolen Travel Documents
• Repatriation of Mortal Remains
• Worldwide Destination Intelligence Destination Profiles
• Legal Referral
• Transfer of Funds
• Message Transmittals
• Translation Services
• Security and Political Evacuation Services
• Natural Disaster Evacuation Services

Please visit www.uhcsr.com/UHCGlobal for the UnitedHealthcare Global brochure which includes service descriptions and program exclusions and limitations.

To access services please call:
1-800-527-0218 Toll-free within the United States
1-410-453-6330 Collect outside the United States

Services are also accessible via e-mail at assistance@UHCGlobal.com.

When calling the UnitedHealthcare Global Operations Center, please be prepared to provide:

• Caller’s name, telephone and (if possible) fax number, and relationship to the patient;
• Patient's name, age, sex, and UnitedHealthcare Global ID Number as listed on your Medical ID Card;
• Description of the patient's condition;
• Name, location, and telephone number of hospital, if applicable;
• Name and telephone number of the attending physician; and
• Information of where the physician can be immediately reached.

UnitedHealthcare Global is not travel or medical insurance but a service provider for emergency medical assistance services. All medical costs incurred should be submitted to your health plan and are subject to the policy limits of your health coverage. All assistance services must be arranged and provided by UnitedHealthcare Global. Claims for reimbursement of services not provided by UnitedHealthcare Global will not be accepted. Please refer to the UnitedHealthcare Global information in My Account at www.uhcsr.com/MyAccount for additional information, including limitations and exclusions.

Online Access to Account Information

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

As part of UnitedHealthcare StudentResources environmental commitment to reducing waste, we’ve adopted a number of initiatives designed to preserve our precious resources while also protecting the security of a student’s personal health information.
**My Account** now includes Message Center - a self-service tool that provides a quick and easy way to view any email notifications we may have sent. In Message Center, notifications are securely sent directly to the Insured student’s email address. If the Insured student prefers to receive paper copies, he or she may opt-out of electronic delivery by going into My Email Preferences and making the change there.

**Claim Procedures for Injury and Sickness Benefits**

In the event of Injury or Sickness, students should:

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

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

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

Submit the above information to the Company by mail:

HealthSmart Benefit Solutions, Inc.
3320 West Market Street, Suite 100
Fairlawn, OH 44333-3306
1-844-206-0374

**Pediatric Dental Services Benefits**

Benefits are provided for Covered Dental Services for Insured Persons under the age of 19. Benefits terminate on the earlier of: 1) last day of the month the Insured Person reaches the age of 19; or 2) the date the Insured Person's coverage under the policy terminates.

**Section 1: Accessing Pediatric Dental Services**

**Network and Non-Network Benefits**

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

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

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

The Company will make a Directory of Network Dental Providers available to the Insured Person. The Insured Person can also call Customer Service at 1-844-206-0374 to determine which providers participate in the Network. The telephone number for Customer Service is also on the Insured’s ID card.

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

Covered Dental Services

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

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

Pre-Treatment Estimate

If the charge for a Dental Service is expected to exceed $500 or if a dental exam reveals the need for fixed bridgework, the Insured Person may receive a pre-treatment estimate. To receive a pre-treatment estimate, the Insured Person or Dental Provider should send a notice to the Company, via claim form, within 20 calendar days of the exam. If requested, the Dental Provider must provide the Company with dental x-rays, study models or other information necessary to evaluate the treatment plan for purposes of benefit determination.

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

A pre-treatment estimate of benefits is not an agreement to pay for expenses. This procedure lets the Insured Person know in advance approximately what portion of the expenses will be considered for payment.

Pre-Authorization

Pre-authorization is required for all orthodontic services. The Insured Person should speak to the Dental Provider about obtaining a pre-authorization before Dental Services are rendered. If the Insured Person does not obtain a pre-authorization, the Company has a right to deny the claim for failure to comply with this requirement.

Section 2: Benefits for Pediatric Dental Services

Benefits are provided for the Dental Services stated in this Section when such services are:

A. Necessary.
B. Provided by or under the direction of a Dental Provider.
C. Clinical situations that can be effectively treated by a less costly, dental appropriate alternative procedure will be assigned a benefit based on the least costly procedure.
D. Not excluded as described in Section 3: Pediatric Dental Services exclusions.

Network Benefits:

Benefits for Eligible Dental Expenses are determined as a percentage of the negotiated contract fee between the Company and the provider rather than a percentage of the provider’s billed charge. The Company’s negotiated rate with the provider is ordinarily lower than the provider’s billed charge.

A Network provider cannot charge the Insured Person or the Company for any service or supply that is not Necessary as determined by the Company. If the Insured Person agrees to receive a service or supply that is not Necessary, the Network provider may charge the Insured. However, these charges will not be considered Covered Dental Services and benefits will not be payable.

Non-Network Benefits:

Benefits for Eligible Dental Expenses from non-Network providers are determined as a percentage of Usual and Customary Fees. The Insured Person must pay the amount by which the non-Network provider’s billed charge exceeds the Eligible Dental Expense.
**Dental Services Deductible**

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

**Out-of-Pocket Maximum**

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

**Benefits**

Dental Services Deductibles are calculated on a Policy Year basis.

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

Benefit percentages shown below are the percentages of Covered Dental Services that the Company pays.

<table>
<thead>
<tr>
<th>Benefit Description and Limitations</th>
<th>Network Benefits Benefits are shown as a percentage of Eligible Dental Expenses.</th>
<th>Non-Network Benefits Benefits are shown as a percentage of Eligible Dental Expenses.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diagnostic Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intraoral Bitewing Radiographs (Bitewing X-ray)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Limited to 2 series of films per 12 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Panorex Radiographs (Full Jaw X-ray) or Complete Series Radiographs (Full Set of X-rays)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Limited to 1 time per 36 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Periodic Oral Evaluation (Checkup Exam)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Limited to 2 times per 12 months. Covered as a separate benefit only if no other service was done during the visit other than X-rays.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Preventive Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental Prophylaxis (Cleanings)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Limited to 2 times per 12 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fluoride Treatments</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Limited to 2 treatments per 12 months. Treatment should be done in conjunction with dental prophylaxis.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sealants (Protective Coating)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Limited to once per first or second permanent molar every 36 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Space Maintainers (Spacers)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Benefit includes all adjustments within 6 months of installation.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Minor Restorative Services, Endodontics, Periodontics and Oral Surgery</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amalgam Restorations (Silver Fillings)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Multiple restorations on one surface will be treated as a single filling.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefit Description and Limitations</td>
<td>Network Benefits Benefits are shown as a percentage of Eligible Dental Expenses.</td>
<td>Non-Network Benefits Benefits are shown as a percentage of Eligible Dental Expenses.</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Composite Resin Restorations (Tooth Colored Fillings) For anterior (front) teeth only.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Endodontics (Root Canal Therapy)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Periodontal Surgery (Gum Surgery)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Limited to 1 quadrant or site per 36 months per surgical area.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scaling and Root Planing (Deep Cleanings)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Limited to 1 time per quadrant per 24 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Periodontal Maintenance (Gum Maintenance)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Limited to 4 times per 12 month period in conjunction with dental prophylaxis following active and adjunctive periodontal therapy, exclusive of gross debridement.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Simple Extractions (Simple tooth removal)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Limited to 1 time per tooth per lifetime.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oral Surgery, including Surgical Extraction</td>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
</table>

**Adjunctive Services**

| General Services (including Dental Emergency treatment)               | 50%                                                                             | 50%                                                                              |
| Covered as a separate benefit only if no other service was done during the visit other than X-rays. |                                                                                 |                                                                                 |
| General anesthesia is covered when clinically necessary. Occclusal guards limited to 1 guard every 12 months. |                                                                                 |                                                                                 |

**Major Restorative Services**

Replacement of complete dentures, fixed or removable partial dentures, crowns, inlays or onlays previously submitted for payment is limited to 1 time per 60 months from initial or supplemental placement.

<p>| Inlays/Onlays/Crowns (Partial to Full Crowns)                          | 50%                                                                             | 50%                                                                              |
| Limited to 1 time per tooth per 60 months. Covered only when silver fillings cannot restore the tooth. |                                                                                 |                                                                                 |
| Fixed Prosthetics (Bridges)                                           | 50%                                                                             | 50%                                                                              |
| Limited to 1 time per tooth per 60 months. Covered only when a filling cannot restore the tooth. |                                                                                 |                                                                                 |
| Removable Prosthetics (Full or partial dentures)                      | 50%                                                                             | 50%                                                                              |
| Limited to 1 per 60 months. No additional allowances for precision or semi-precision attachments. |                                                                                 |                                                                                 |
| Relining and Rebasing Dentures                                       | 50%                                                                             | 50%                                                                              |
| Limited to relining/rebasing performed more than 6 months after the initial insertion. Limited to 1 time per 12 months. |                                                                                 |                                                                                 |
| Repairs or Adjustments to Full Dentures, Partial Dentures, Bridges, or Crowns | 50%                                                                             | 50%                                                                              |
| Limited to repairs or adjustments performed more than 12 months after the initial insertion. Limited to 1 per 6 months. |                                                                                 |                                                                                 |</p>
<table>
<thead>
<tr>
<th>Benefit Description and Limitations</th>
<th>Network Benefits</th>
<th>Non-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
</tr>
<tr>
<td>Implants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Implant Placement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited to 1 time per 60 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Implant Supported Prosthetics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited to 1 time per 60 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Implant Maintenance Procedures</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Includes removal of prosthesis, cleansing of prosthesis and abutments and reinsertion of prosthesis.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Limited to 1 time per 60 months.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repair Implant Supported Prosthesis by Report</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited to 1 time per 60 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Abutment Supported Crown (Titanium) or Retainer Crown for FPD – Titanium</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited to 1 time per 60 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Repair Implant Abutment by Support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited to 1 time per 60 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Radiographic/Surgical Implant Index by Report</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited to 1 time per 60 months.</td>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
</table>

**MEDICALLY NECESSARY ORTHODONTICS**

Benefits for comprehensive orthodontic treatment are approved by the Company, only in those instances that are related to an identifiable syndrome such as cleft lip and or palate, Crouzon’s syndrome, Treacher-Collins syndrome, Pierre-Robin syndrome, hemi-facial atrophy, hemi-facial hypertrophy; or other severe craniofacial deformities which result in a physically handicapping malocclusion as determined by the Company’s dental consultants. Benefits are not available for comprehensive orthodontic treatment for crowded dentitions (crooked teeth), excessive spacing between teeth, temporomandibular joint (TMJ) conditions and/or having horizontal/vertical (overjet/overbite) discrepancies.

All orthodontic treatment must be prior authorized.

**Orthodontic Services**

Services or supplies furnished by a Dental Provider in order to diagnose or correct misalignment of the teeth or the bite. Benefits are available only when the service or supply is determined to be medically necessary.

<table>
<thead>
<tr>
<th></th>
<th>Network Benefits</th>
<th>Non-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
<td>Benefits are shown as a percentage of Eligible Dental Expenses.</td>
</tr>
<tr>
<td>Orthodontic Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
</table>

**Section 3: Pediatric Dental Exclusions**

Except as may be specifically provided under Section 2: Benefits for Covered Dental Services, benefits are not provided for the following:

1. Any Dental Service or Procedure not listed as a Covered Dental Service in Section 2: Benefits for Covered Dental Services.
2. Dental Services that are not Necessary.
3. Hospitalization or other facility charges.
4. Any Dental Procedure performed solely for cosmetic/aesthetic reasons. (Cosmetic procedures are those procedures that improve physical appearance.)
5. Reconstructive surgery, regardless of whether or not the surgery is incidental to a dental disease, Injury, or Congenital Condition, when the primary purpose is to improve physiological functioning of the involved part of the body.
6. Any Dental Procedure not directly associated with dental disease.
7. Procedures that are considered to be Experimental or Investigational or Unproven Services. This includes pharmacological regimens not accepted by the American Dental Association (ADA) Council on Dental Therapeutics. The fact that an Experimental, or Investigational or Unproven Service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in benefits if the procedure is considered to be Experimental or Investigational or Unproven in the treatment of that particular condition.

8. Setting of facial bony fractures and any treatment associated with the dislocation of facial skeletal hard tissue.

9. Treatment of benign neoplasms, cysts, or other pathology involving benign lesions, except excisional removal. Treatment of malignant neoplasms or Congenital Conditions of hard or soft tissue, including excision. See the Covered Medical Expense Benefits section of the Policy for covered services.

10. Replacement of complete dentures, fixed and removable partial dentures or crowns and implants, implant crowns and prosthesis if damage or breakage was directly related to provider error. This type of replacement is the responsibility of the Dental Provider. If replacement is Necessary because of patient non-compliance, the patient is liable for the cost of replacement.

11. Services related to the temporomandibular joint (TMJ), either bilateral or unilateral. Upper and lower jaw bone surgery (including surgery related to the temporomandibular joint). Orthognathic surgery, jaw alignment, and treatment for the temporomandibular joint. See the Covered Medical Expense Benefits section of the Policy for covered services.

12. Charges for failure to keep a scheduled appointment without giving the dental office 24 hours notice.

13. Expenses for Dental Procedures begun prior to the Insured Person's Effective Date of coverage.

14. Dental Services otherwise covered under the policy, but rendered after the date individual coverage under the policy terminates, including Dental Services for dental conditions arising prior to the date individual coverage under the policy terminates.

15. Fixed or removable prosthodontic restoration procedures for complete oral rehabilitation or reconstruction.

16. Procedures related to the reconstruction of a patient's correct vertical dimension of occlusion (VDO).

17. Billing for incision and drainage if the involved abscessed tooth is removed on the same date of service.

18. Placement of fixed partial dentures solely for the purpose of achieving periodontal stability.

Section 4: Claims for Pediatric Dental Services

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

Reimbursement for Dental Services

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

Claim Forms

It is not necessary to include a claim form with the proof of loss. However, the proof must include all of the following information:

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

To file a claim, submit the above information to the Company at the following address:

HealthSmart Benefit Solutions, Inc.
3320 West Market Street, Suite 100
Fairlawn, OH 44333-3306
Claims Fax# 806-473-3136
Submit claims for payment within 90 days after the date of service. If the Insured doesn’t provide this information within one year of the date of service, benefits for that service may be denied at our discretion. This time limit does not apply if the Insured is legally incapacitated.

If the Insured Person would like to use a claim form, the Insured Person can request one be mailed by calling Customer Service at 1-844-206-0374. This number is also listed on the Insured’s Dental ID Card.

**Section 5: Defined Terms for Pediatric Dental Services**

The following definitions are in addition to the policy DEFINITIONS:

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

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

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

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

**Dental Services Deductible** – the amount the Insured Person must pay for Covered Dental Services in a Policy Year before the Company will begin paying for Network or Non-Network benefits in that Policy Year.

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

- For Network Benefits, when Covered Dental Services are received from Network Dental Providers, Eligible Dental Expenses are the Company's contracted fee(s) for Covered Dental Services with that provider.
- For Non-Network Benefits, when Covered Dental Services are received from Non-Network Dental Providers, Eligible Dental Expenses are the Usual and Customary Fees, as defined below.

**Experimental, Investigational, or Unproven Service** - medical, dental, surgical, diagnostic, or other health care services, technologies, supplies, treatments, procedures, drug therapies or devices that, at the time the Company makes a determination regarding coverage in a particular case, is determined to be:

- Not approved by the U.S. Food and Drug Administration (FDA) to be lawfully marketed for the proposed use and not identified in the American Hospital Formulary Service or the United States Pharmacopoeia Dispensing Information as appropriate for the proposed use; or
- Subject to review and approval by any institutional review board for the proposed use; or
- The subject of an ongoing clinical trial that meets the definition of a Phase 1, 2, or 3 clinical trial set forth in the FDA regulations, regardless of whether the trial is actually subject to FDA oversight; or
- Not determined through prevailing peer-reviewed professional literature to be safe and effective for treating or diagnosing the condition or Sickness for which its use is proposed.

**Foreign Services** – services provided outside the U.S. and U.S. Territories.

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

- Necessary to meet the basic dental needs of the Insured Person.
- Rendered in the most cost-efficient manner and type of setting appropriate for the delivery of the Dental Service.
- Consistent in type, frequency and duration of treatment with scientifically based guidelines of national clinical, research, or health care coverage organizations or governmental agencies that are accepted by the Company.
- Consistent with the diagnosis of the condition.
- Required for reasons other than the convenience of the Insured Person or his or her Dental Provider.
• Demonstrated through prevailing peer-reviewed dental literature to be either:
  • Safe and effective for treating or diagnosing the condition or sickness for which their use is proposed; or
  • Safe with promising efficacy:
    • For treating a life threatening dental disease or condition.
    • Provided in a clinically controlled research setting.
    • Using a specific research protocol that meets standards equivalent to those defined by the National Institutes of Health.

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

The fact that a Dental Provider has performed or prescribed a procedure or treatment or the fact that it may be the only treatment for a particular dental disease does not mean that it is a Necessary Covered Dental Service as defined in this endorsement. The definition of Necessary used in this endorsement relates only to benefits under this endorsement and differs from the way in which a Dental Provider engaged in the practice of dentistry may define necessary.

**Network** - a group of Dental Providers who are subject to a participation agreement in effect with the Company, directly or through another entity, to provide Dental Services to Insured Persons. The participation status of providers will change from time to time.

**Network Benefits** - benefits available for Covered Dental Services when provided by a Dental Provider who is a Network Dentist.

**Non-Network Benefits** - benefits available for Covered Dental Services obtained from Non-Network Dentists.

**Usual and Customary Fee** - Usual and Customary Fees are calculated by the Company based on available data resources of competitive fees in that geographic area.

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

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

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

**Pediatric Vision Care Services Benefits**

Benefits are provided for Vision Care Services for Insured Persons under the age of 19. Benefits terminate on the earlier of: 1) last day of the month the Insured Person reaches the age of 19; or 2) the date the Insured Person’s coverage under the policy terminates.

**Section 1: Benefits for Pediatric Vision Care Services**

Benefits are available for pediatric Vision Care Services from a Spectera Eyecare Networks or non-Network Vision Care Provider. To find a Spectera Eyecare Networks Vision Care Provider, the Insured Person may call the provider locator service at 1-844-206-0374. The Insured Person may also access a listing of Spectera Eyecare Networks Vision Care Providers on the Internet at www.myuhcvision.com.

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

**Network Benefits**

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

**Non-Network Benefits**

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

**Out-of-Pocket Maximum**

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

**Policy Deductible**

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

**Benefit Description**

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

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

**Routine Vision Examination**

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

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

Post examination procedures will be performed only when materials are required.
Or, in lieu of a complete exam, Retinoscopy (when applicable) - objective refraction to determine lens power of corrective lenses and subjective refraction to determine lens power of corrective lenses.

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

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

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

The Insured Person is eligible to select only one of either eyeglasses (Eyeglass Lenses and/or Eyeglass Frames) or Contact Lenses. If the Insured Person selects more than one of these Vision Care Services, the Company will pay benefits for only one Vision Care Service.

**Necessary Contact Lenses** - Benefits are available when a Vision Care Provider has determined a need for and has prescribed the contact lens. Such determination will be made by the Vision Care Provider and not by the Company. Contact lenses are necessary if the Insured Person has any of the following:

- Keratoconus.
- Anisometropia.
- Irregular corneal/astigmatism.
- Aphakia.
- Facial deformity.
- Corneal deformity.
- Pathological myopia.
- Aniseikonia.
- Aniridia.
- Post-traumatic disorders.

**Low Vision** – Benefits are available to an Insured Person who has severe visual problems that cannot be corrected with regular lenses and only when a Vision Care Provider has determined a need for and has prescribed the service. Such determination will be made by the Vision Care Provider and not by the Company.

This benefit includes:

- Low vision testing: Complete low vision analysis and diagnosis which includes a comprehensive examination of visual functions, including the prescription of corrective eyewear or vision aids where indicated.
- Low vision therapy: Subsequent low vision therapy if prescribed.
Schedule of Benefits

Benefit percentages shown below are the percentages of covered Vision Care Services that the Company pays.

<table>
<thead>
<tr>
<th>Vision Care Service</th>
<th>Frequency of Service</th>
<th>Network Benefit</th>
<th>Non-Network Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine Vision Examination or Refraction only in lieu of a complete exam.</td>
<td>Once per year.</td>
<td>100% after a Copayment of $20.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Eyeglass Lenses</td>
<td>Once per year.</td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Single Vision</td>
<td></td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Bifocal</td>
<td></td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Trifocal</td>
<td></td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Lenticular</td>
<td></td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Lens Extras</td>
<td>Once per year.</td>
<td>100%</td>
<td>100% of the billed charge.</td>
</tr>
<tr>
<td>• Polycarbonate Lenses</td>
<td></td>
<td>100%</td>
<td>100% of the billed charge.</td>
</tr>
<tr>
<td>• Standard scratch-resistant coating</td>
<td></td>
<td>100%</td>
<td>100% of the billed charge.</td>
</tr>
<tr>
<td>• Tint</td>
<td></td>
<td>20%</td>
<td>Non-Network Benefits are not available.</td>
</tr>
<tr>
<td>• Oversized Lenses</td>
<td></td>
<td>20%</td>
<td>Non-Network Benefits are not available.</td>
</tr>
<tr>
<td>Eyeglass Frames</td>
<td>Once per year.</td>
<td>100%</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Eyeglass frames with a retail cost up to $130.</td>
<td></td>
<td>100%</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Eyeglass frames with a retail cost of $130 - 160.</td>
<td></td>
<td>100% after a Copayment of $15.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Eyeglass frames with a retail cost of $160 - 200.</td>
<td></td>
<td>100% after a Copayment of $30.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Eyeglass frames with a retail cost of $200 - 250.</td>
<td></td>
<td>100% after a Copayment of $50.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Eyeglass frames with a retail cost greater than $250.</td>
<td></td>
<td>60%</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>Limited to a 12 month supply.</td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Covered Contact Lens Selection</td>
<td></td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>• Necessary Contact Lenses</td>
<td></td>
<td>100% after a Copayment of $40.</td>
<td>50% of the billed charge.</td>
</tr>
<tr>
<td>Low Vision Services</td>
<td></td>
<td>100% of the billed charge.</td>
<td>75% of the billed charge.</td>
</tr>
<tr>
<td>Note that benefits for these services will be paid as reimbursements. When obtaining these Vision Services, the Insured will be required to pay all billed charges at the time of service. The Insured may then obtain reimbursement from the Company. Reimbursement will be limited to the amounts stated.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Low Vision Testing</td>
<td></td>
<td>100% of the billed charge.</td>
<td>75% of the billed charge.</td>
</tr>
<tr>
<td>• Low Vision Therapy</td>
<td></td>
<td>100% of the billed charge.</td>
<td>75% of the billed charge.</td>
</tr>
</tbody>
</table>
Section 2: Pediatric Vision Exclusions

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

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

Section 3: Claims for Pediatric Vision Care Services

When obtaining Vision Care Services from a non-Network Vision Care Provider, the Insured Person will be required to pay all billed charges directly to the Vision Care Provider. The Insured Person may then seek reimbursement from the Company. Information about claim timelines and responsibilities in the policy PART II, GENERAL PROVISIONS applies to Vision Care Services provided under this section, except that when the Insured Person submits a Vision Care Services claim, the Insured Person must provide the Company with all of the information identified below.

Reimbursement for Vision Care Services

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

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

Submit the above information to the Company:

By mail:

HealthSmart Benefit Solutions, Inc.
3320 West Market Street, Suite 100
Fairlawn, OH 44333-3306
1-844-206-0374
Claims Fax #: 806-473-3136

Reimbursement for Low Vision Services

To file a claim for reimbursement for Low Vision Services, the Insured Person must provide all of the following information on a claim form acceptable to the Company at the address specified below:

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

Submit the above information to the Company:

By mail:

HealthSmart Benefit Solutions, Inc.
3320 West Market Street, Suite 100
Fairlawn, OH 44333-3306
1-844-206-0374
Submit claims for payment within 90 days after the date of service. If the Insured doesn’t provide this information within one year of the date of service, benefits for that service may be denied at our discretion. This time limit does not apply if the Insured is legally incapacitated.

Section 4: Defined Terms for Pediatric Vision Care Services

The following definitions are in addition to the policy DEFINITIONS:

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

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

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

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

Notice of Appeal Rights

Right to Internal Appeal

Standard Internal Appeal

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

The written Internal Appeal request should include:

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

Please contact the Customer Service Department at 1-844-206-0374 with any questions regarding the Internal Appeal process. The written request for an Internal Appeal should be sent to: HealthSmart Benefit Solutions, Inc., 3320 West Market Street, Suite 100 Fairlawn, OH 44333-3306.

Expedited Internal Appeal

For Urgent Care Requests, an Insured Person may submit a request, either orally or in writing, for an Expedited Internal Appeal.

An Urgent Care Request means a request for services or treatment where the time period for completing a standard Internal Appeal:

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

To request an Expedited Internal Appeal, please contact Claims Appeals at 1-844-206-0374. The written request for an Expedited Internal Appeal should be sent to: Claims Appeals, HealthSmart Benefit Solutions, Inc., 3320 West Market Street, Suite 100 Fairlawn, OH 44333-3306.
Right to External Independent Review

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

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

Standard External Review

A Standard External Review request must be submitted in writing within 180 days of receiving a notice of the Company’s Adverse Determination or Final Adverse Determination.

Expedited External Review

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

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

Standard Experimental or Investigational External Review

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

A request for a Standard Experimental or Investigational External Review must be submitted in writing within 180 days of receiving a notice of the Company’s Adverse Determination or Final Adverse Determination.

Expedited Experimental or Investigational External Review

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

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

Where to Send External Review Requests

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

Claims Appeals
HealthSmart Benefit Solutions, Inc.
3320 West Market Street, Suite 100
Fairlawn, OH 44333-3306
1-844-206-0374

Questions Regarding Appeal Rights

Contact Customer Service at 1-844-206-0374 with questions regarding the Insured Person’s rights to an Internal Appeal and External Review.

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

Office of Consumer Affairs
Ohio Department of Insurance
50 W. Town Street, Third Floor, Suite 300
Columbus, OH 43215
1-800-686-1526
Website: www.ohioinsurance.gov
Where to Find Help

In case of an emergency, call 911 or go directly to the nearest emergency care facility.
For students experiencing a psychological crisis call Counseling and Consultation Service at (614) 292-5766.

For non-emergency situations call Student Health Services at (614) 292-4321 or Counseling and Consultation Service at (614) 292-5766.

For questions about:
- Medical Benefits
- Claims Processing

Please contact:
Claims Administrator
HealthSmart Benefit Solutions, Inc.
3320 West Market Street, Suite 100
Fairlawn, OH 44333-3306
1-844-206-0374

For questions about:
- Status of Pharmacy Claim
- Pharmacy Claim Forms
- Excluded Drugs and Pre-Authorization

Please contact:
HealthSmart Rx, Inc.
3320 West Market St.
Fairlawn, OH 44333
1-800-681-6912

For questions about:
Provider Listings

Please contact:
OSU Health Plan
(614) 292-4700, or
UnitedHealthcare Options PPO
1-844-206-0374

A complete list of providers can be found at http://osuhealthplan.com/network-access-search. To find a UnitedHealthcare Options PPO provider outside of Franklin County, go to www.uhcsr.com/osu.

Got Questions?

As a UnitedHealthcare StudentResources Student Health insurance member, you have access to your school's secure member website, packed with personalized claims and health information. You can take full advantage of our interactive website to complete a variety of self-service transactions online. By logging into www.uhcsr.com/MyAccount, you can:

- Review who is covered under your plan.
- Request member ID cards.
- View Claim Explanation of Benefits (EOB) statements.
- Research the price of a drug and learn if there are alternatives.
- Find health care professionals and facilities that participate in your plan.
- Send an e-mail to HealthSmart Student Health Customer Service at your convenience.
- View the latest health information and news, and more!

How do I register?

To create your account, visit www.uhcsr.com/CreateAccount. You can create your account with your first name, last name, date of birth and one of the following: school assigned email address, student ID number, or 7 digit SRID number listed on your UHCSR ID card.
The Ohio State University Student Health Insurance Plan is underwritten by UnitedHealthcare StudentResources.

IMPORTANT NOTE
Please keep this Brochure, as it provides a general summary of your coverage. A complete description of the benefits and full terms and conditions may be found in the Master Policy issued to The Ohio State University. If any discrepancy exists between this Brochure and the Policy, the Master Policy will govern and control the payment of benefits. This student Plan fulfills the definition of Creditable Coverage explained in the Health Insurance Portability and Accountability Act (HIPAA) of 1996. At any time should you wish to receive a certificate of creditable coverage, please call the customer service number on your ID card.

The Plan is Underwritten by:
UNITEDHEALTHCARE INSURANCE COMPANY

Claims Status and all other Claim Inquires:
Claims Administrator
HealthSmart Benefit Solutions, Inc.
3320 West Market Street, Suite 100
Fairlawn, OH 44333-3306
1-844-206-0374
Email: akronclaims@healthsmart.com

Please keep this Brochure as a general summary of the insurance. The Master Policy on file at the University contains all of the provisions, limitations, exclusions and qualifications of your insurance benefits, some of which may not be included in this Brochure. The Master Policy is the contract and will govern and control the payment of benefits.

This Brochure is based on Policy #s 2016-1098-1 and 2016-1098-4.