



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.uhcsr.com/sdsu or call 1-800-767-0700. For general definitions of common terms, such as allowed amount, balance billing, coinsurance (coins), copayment (copay), deductible (ded), provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-800-767-0700 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<u>Preferred Providers</u> \$400 / (Person) <u>Out-of-Network Providers</u> \$800 / (Person)	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> , Pediatric Dental Preventive and Diagnostic Services, Pediatric Vision and categories that specify <u>ded</u> does not apply.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. Pediatric Dental \$500. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the out-of-pocket limit for this plan?	<u>Preferred Providers</u> \$8,700 / (Person) <u>Out-of-Network Providers</u> \$17,400 / (Person)	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See www.uhcsr.com/sdsu or call 1-800-767-0700 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 <u>Copay</u> per visit <u>ded</u> does not apply	50% <u>Coins</u> \$25 <u>Copay</u> per visit	Does not apply when related to surgery or Physiotherapy.
	<u>Specialist</u> visit	\$25 <u>Copay</u> per visit <u>ded</u> does not apply	50% <u>Coins</u> \$25 <u>Copay</u> per visit	
	<u>Preventive care/screening/immunization</u>	No Charge	Not Covered	Includes <u>preventive services</u> specified in the health care reform law or benefits provided as mandated by state law. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	<u>No Charge</u>	50% <u>Coins</u>	_____none_____
	<u>Imaging</u> (CT/PET scans, MRIs)	<u>No Charge</u>	50% <u>Coins</u>	_____none_____
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.uhcsr.com/capdl	Tier 1 - Your Lowest-Cost Option	\$20 <u>Copay</u> per prescription Tier 1 <u>ded</u> does not apply	Not Covered	<u>Preferred Providers</u> : up to a 30 day supply per prescription You may need to obtain certain <u>specialty drugs</u> from a pharmacy designated by us. <u>Preferred Providers</u> : Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy at 2 times the retail Copay up to a 90-day supply. You may need to obtain <u>prior authorization</u> for certain specialty drugs. You may pay more if <u>prior authorization</u> is not obtained.
	Tier 2 - Your Midrange-Cost Option	\$30 <u>Copay</u> per prescription Tier 2 <u>ded</u> does not apply	Not Covered	
	Tier 3 - Your Highest-Cost Option	\$30 <u>Copay</u> per prescription Tier 3 <u>ded</u> does not apply	Not Covered	
	Tier 4 - Additional High-Cost Option	Not Applicable	Not Applicable	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$250 <u>Copay</u> per visit <u>ded</u> does not apply	50% <u>Coins</u> \$250 <u>Copay</u> per visit	_____none_____

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Physician/surgeon fees	<u>No Charge</u>	50% <u>Coins</u>	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
If you need immediate medical attention	<u>Emergency room care</u>	\$250 <u>Copay</u> per visit <u>ded</u> does not apply	\$250 <u>Copay</u> per visit <u>ded</u> does not apply	May be limited to use of emergency room and supplies. The <u>Copay</u> will be waived if admitted to the Hospital. Out-of-Network Providers: (The Insured's expense shall not exceed the amount payable for <u>Preferred Provider</u> Medical Emergency Expenses.)
	<u>Emergency medical transportation</u>	No Charge	No Charge	Out-of-Network Providers: (The Insured's ground or air ambulance expense shall not exceed the amount payable for <u>Preferred Provider</u> ground or air ambulance services.)
	<u>Urgent care</u>	\$25 <u>Copay</u> per visit <u>ded</u> does not apply	50% <u>Coins</u> \$25 <u>Copay</u> per visit	May be limited to facility fees.
If you have a hospital stay	Facility fee (e.g., hospital room)	Hospital Miscellaneous Expenses: No Charge Room and Board Expense: \$250 <u>Copay</u> per Hospital Confinement <u>ded</u> does not apply	Hospital Miscellaneous Expenses: 50% <u>Coins</u> Room and Board Expense: 50% <u>Coins</u> \$250 <u>Copay</u> per Hospital Confinement	_____none_____

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Physician/surgeon fees	<u>No Charge</u>	50% <u>Coins</u>	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
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visits: \$25 <u>Copay</u> per visit <u>ded</u> does not apply Other: No Charge	Office Visits: 50% <u>Coins</u> \$25 <u>Copay</u> per visit Other: 50% <u>Coins</u>	_____none_____
	Inpatient services	\$250 <u>Copay</u> per Hospital Confinement <u>ded</u> does not apply	50% <u>Coins</u> \$250 <u>Copay</u> per Hospital Confinement	_____none_____
If you are pregnant	Office visits	Routine Office Visit: No charge Office visit related to Complications: \$25 <u>Copay</u> per visit <u>ded</u> does not apply	50% <u>Coins</u> \$25 <u>Copay</u> per visit	<u>Cost-sharing</u> does not apply for <u>preventive services</u> when provided by a <u>Preferred Provider</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	<u>No Charge</u>	50% <u>Coins</u>	
	Childbirth/delivery facility services	Hospital Miscellaneous Expenses: No Charge Room and Board Expense: \$250 \$250 <u>Copay</u> per Hospital Confinement <u>ded</u> does not apply	Hospital Miscellaneous Expenses: 50% <u>Coins</u> Room and Board Expense: 50% <u>Coins</u> \$250 <u>Copay</u> per Hospital Confinement	_____none_____
	<u>Home health care</u>	<u>No Charge</u>	50% <u>Coins</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Rehabilitation services</u>	Inpatient Rehabilitation Facility: \$250 <u>Copay</u> per Hospital Confinement <u>ded</u> does not apply Physiotherapy: \$25 <u>Copay</u> per visit <u>ded</u> does not apply	Inpatient Rehabilitation Facility: 50% <u>Coins</u> \$250 <u>Copay</u> per Hospital Confinement Physiotherapy: 50% <u>Coins</u>	Review of Medical Necessity will be performed after 12 visits per Injury or Sickness. This review does not apply to Mental Illness Treatment or Substance Use Disorder Treatment.
	<u>Habilitation services</u>	\$25 <u>Copay</u> per visit <u>ded</u> does not apply	50% <u>Coins</u>	Review of Medical Necessity will be performed after 12 visits per Injury or Sickness. This review does not apply to Mental Illness Treatment or Substance Use Disorder Treatment.
	<u>Skilled nursing care</u>	\$250 <u>Copay</u> per Hospital Confinement <u>ded</u> does not apply	50% <u>Coins</u> \$250 <u>Copay</u> per Hospital Confinement	
	<u>Durable medical equipment</u>	No Charge	50% <u>Coins</u>	_____none_____
	<u>Hospice services</u>	No Charge	50% <u>Coins</u>	_____none_____
	Children's eye exam	\$20 <u>Copay</u> per exam; <u>ded</u> does not apply	50% <u>Coins</u> ; <u>ded</u> does not apply	See your <u>plan's</u> Pediatric Vision Benefit Details. Age limits apply.*
If your child needs dental or eye care	Children's glasses	Lens: \$40 <u>Copay</u> ; <u>ded</u> does not apply Frames: Tiered <u>Copays</u> from no charge to 40% based on retail cost. <u>ded</u> does not apply	50% <u>Coins</u> ; <u>ded</u> does not apply	See your <u>plan's</u> Pediatric Vision Benefit Details. Age limits apply.*
	Children's dental check-up	50% <u>Coins</u>	50% <u>Coins</u>	See your <u>plan's</u> Pediatric Dental Benefit Details. Age limits apply.*

Excluded Services & Other Covered Services:

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

- | | | |
|----------------------------|-----------------------|--|
| • Cosmetic surgery | • Dental care (Adult) | • Hearing aids |
| • Infertility treatment | • Long-term care | • Non-emergency care when traveling outside the U.S. |
| • Routine eye care (Adult) | • Routine foot care | • Weight loss programs |

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

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|---------------|---------------------|---------------------|
| • Acupuncture | • Bariatric Surgery | • Chiropractic care |
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Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: UnitedHealthcare Student Resources at 1-800-767-0700 and California Department of Insurance at 1-800-927-4357 or visit <http://www.insurance.ca.gov/>. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: California Department of Insurance at 1-800-927-4357 or visit <http://www.insurance.ca.gov/>.

Additionally, a consumer assistance program can help you file your appeal, contact California Department of Insurance Consumer Communications Bureau at 300 South Spring Street, South Tower, Los Angeles, CA 90013 or call 1-800-927-4357 or 1-800-482-4TDD or visit <http://www.insurance.ca.gov/>.

Does this plan provide Minimum Essential Coverage? Yes

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

Does this plan meet Minimum Value Standards? Not Applicable

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

Language Access Services:

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

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

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

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

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

About these Coverage Examples:



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

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$400
■ <u>Specialist copayment</u>	\$25
■ Hospital (facility) <u>coinsurance</u>	0%
■ Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost-Sharing	
<u>Deductibles</u>	\$400
<u>Copayments</u>	\$25
<u>Coinsurance</u>	\$1,100
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$1,590

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$400
■ <u>Specialist copayment</u>	\$25
■ Hospital (facility) <u>coinsurance</u>	0%
■ Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost-Sharing	
<u>Deductibles</u>	\$400
<u>Copayments</u>	\$900
<u>Coinsurance</u>	\$100
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,420

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$400
■ <u>Specialist copayment</u>	\$25
■ Hospital (facility) <u>coinsurance</u>	0%
■ Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost-Sharing	
<u>Deductibles</u>	\$400
<u>Copayments</u>	\$1,000
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0

The total Mia would pay is	\$1,400
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UNITEDHEALTHCARE INSURANCE COMPANY

NON-DISCRIMINATION AND LANGUAGE ASSISTANCE PROGRAM

NON-DISCRIMINATION NOTICE

UnitedHealthcare Student Resources does not discriminate or treat Insureds differently on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

If you think you were treated unfairly for any of these reasons, you can send a complaint to:

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

You must send the written complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your health plan ID card, Monday through Friday, 8 a.m. to 8 p.m. ET.

If you think you were treated unfairly because of your ancestry, religion, marital status, gender, gender identity, or sexual orientation, you can also send a complaint to the California Department of Insurance:

California Department of Insurance
Consumer Communications Bureau
300 South Spring Street, South Tower
Los Angeles, CA 90013
Toll-Free Consumer Hotline: 1-800-927-HELP (4357) or 1-213-897-8921
TDD Number: 1-800-482-4TDD (4833)
<http://www.insurance.ca.gov>

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can also file a complaint with the U.S. Dept. of Health and Human Services.

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

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

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

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

