Basic Benefits for Fall 2012 & Spring 2013
UNC System-Wide Student Health Insurance Hard Waiver Plan

Premium: There is one rate for all students regardless of gender, age, or enrollment classification of undergraduate or graduate
  o $ 709 per semester (the Plan is purchased by semester)
  o $1,418 per year (this equates to $118 per month)

Policy Year
  o Fall: August 1 - December 31
  o Spring: January 1 - July 31

In-Network Benefits Per Policy Year
• $100,000 per Injury / illness maximum medical benefit per policy year, unlimited lifetime maximum
• $300 annual deductible, waived at Student Health Center
• $20 Doctor visit co-pay outside Student Health Center; plus 20% coinsurance
• $300 co-pay for ER visits; waived if admitted to the hospital
• $75 co-pay for Urgent Care; waived if referred to ER
• $500 injection & immunization benefit
• Anesthesia benefit: 80% of PPO allowance
• $4,000 out-of-pocket maximum

Pharmacy Benefit
• $100,000 pharmacy benefit up to the aggregate policy maximum per policy year
  o $10 prescription co-pay at Student Health Center Pharmacy
  o $ 0 contraceptive co-pay at Student Health Center Pharmacy
• Outside pharmacy
  o $25 co-pay for generic drugs
  o $50 co-pay for formulary drugs
  o $100 co-pay for brand based on 3-tier formulary (i.e., specialty drugs); all specialty drugs go through Ascend, an Informed Rx Pharmacy

Preventive Care/Wellness Benefit
• Covered up to the $100,000 aggregate policy maximum per policy year
  o Benefits include no co-pay or deductible for services performed at the campus Student Health Center or if not offered at a Student Health Center, an in-network provider
  o For services not performed at the Student Health Center, normal co-pays & coinsurance apply
  o See Affordable Health Care Act (http://www.healthcare.gov/prevention/index.html)

Other Benefits
• Mental health benefit up to the $100,000 policy maximum per policy year
  o Subject to deductible, coinsurance and co-pay
• $200 vision reimbursement benefit
• Nurse Hotline available 24 hours per day / 7 days per week
• Travel Assistance for Domestic and International Travel

Benefit details for the 2012-13 Plan can be found at www.studentinsurance.com.