INTERNATIONAL STUDENT INSURANCE

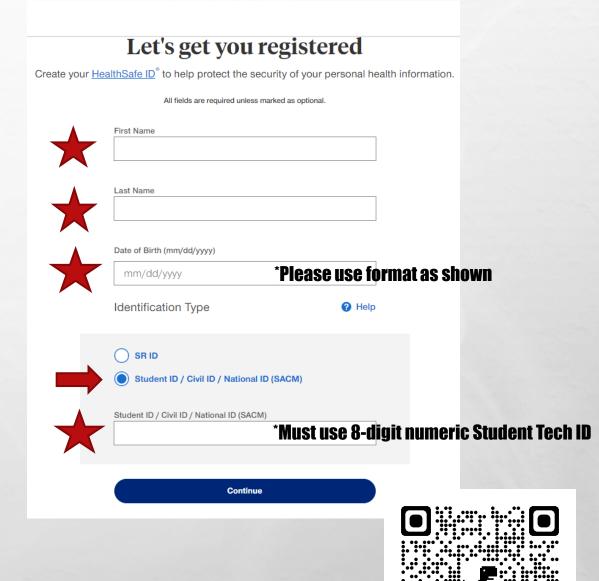




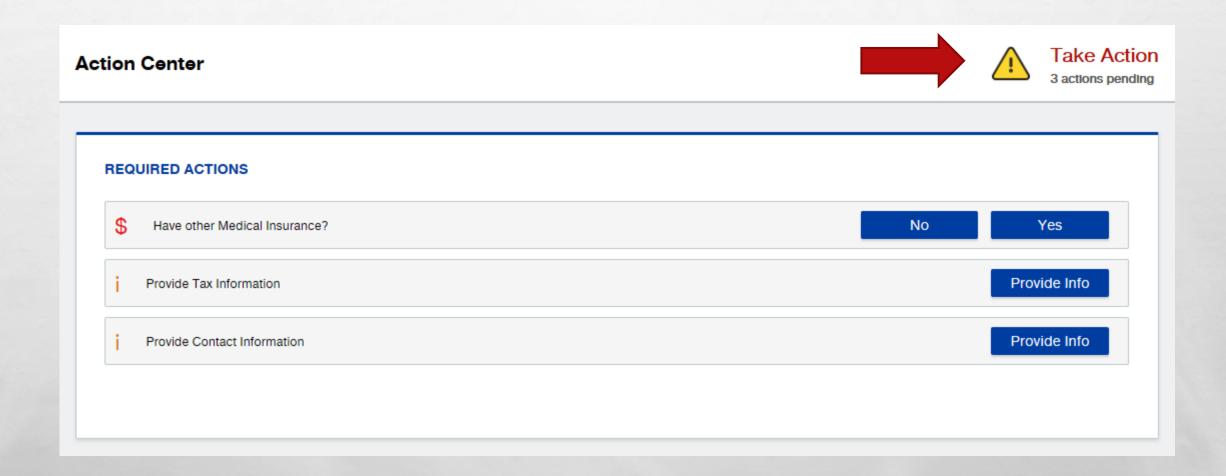
Greate your Account: www.uhcsr.com

| | HealthSafe ID* | |
|----------|--|--|
| | • | |
| | Sign in | |
| | Use your <u>HealthSafe ID</u> [®] to sign in. | |
| | | |
| Username | | |
| | | |
| Password | | |
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| | | |
| Reme | mber my username (Optional) | |
| | | |
| | Sign in | |
| | Register now | |
| | | |
| | Forgot username or password? | |

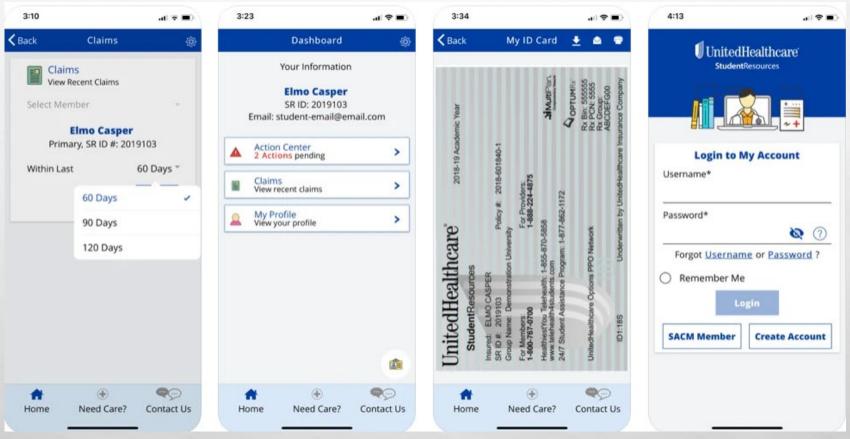
*You will be notified by email when your account is ready to create, approximately 7-10 days after you submit payment to your school for insurance.



Complete your Action Items



Download the UHCSR App on your mobile phone for 24/7 access to your insurance information!



You can request a laminated copy on your UHCSR.com/myaccount. Please allow 7-10 business days to receive the copy.

Schedule of Benefits With In-Network Providers

| DEDUCTIBLE \$50 (FOR EACH INJURY OR SICKNESS) |
|---|
|---|

COINSURANCE PREFERRED PROVIDER 80% TO \$2,500, THEN 100% THEREAFTER

COINSURANCE OUT-OF-NETWORK 80% TO \$2,500, THEN 100% THEREAFTER

OUT-OF-POCKET MAXIMUM FOR INSURED INDIVIDUAL

\$6,350, PER INSURED PERSON, PER POLICY YEAR

OUT-OF-POCKET MAXIMUM FOR INSURED FAMILY

\$12,700, PER INSURED FAMILY, PER POLICY YEAR

What is a Deductible

A specified amount of money that the insured (you) must pay before the insurance company (UHCSR) will pay a claim.

PATIENT RESPONSIBILITY:

DEDUCTIBLE: \$50 - FOR EACH INJURY OR SICKNESS

Coinsurance

A percentage that you and your insurance pay for your covered medical expenses after you've paid your deductible.

INSURANCE RESPONSIBILITY: 80% UP TO \$2,500* THEN 100% THEREAFTER

PATIENT RESPONSIBILITY: 20% UP TO \$2,500*

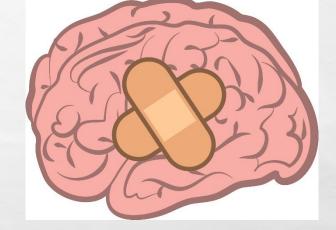
*For each covered illness or injury, the patient will pay 20% up to \$2,500.

The insurance company will pay the remaining balance.

MENTAL HEALTH VISITS - ALSO KNOW AS BEHAVIORAL HEALTH

EXAMPLES OF VISIT TYPES:

- ANXIETY
- DEPRESSION
- STRESS
- POST-PARTUM DEPRESSION
- POST-TRAUMATIC STRESS DISORDER (PTSD)



Off-Campus, In-Network Provider

UHCSR insurance pays 80% of final bill.

Student pays \$50 deductible and 20% of visit.

VISION EXAMS

UHCSR SEARCH, KEYWORD: OPTOMETRIST

WHAT'S COVERED THROUGH MEDICAL PLAN

- ONE VISION EXAM PER POLICY YEAR,
 WITH AN IN-NETWORK EYE DOCTOR.
- STUDENT WILL PAY A \$50 DEDUCTIBLE.

INSURANCE PAYS 80% OF THE BILL, UP TO \$100 - STUDENT RESPONSIBLE FOR 20% OF FINAL BILL.



WHAT'S NOT COVERED

- EYE GLASSES
- CONTACT LENSES
- NOTE:
 <u>VISION EXAMS</u> DO NOT INCLUDE CONTACT LENS FITTING COSTS.

If you need glasses or contact lenses, look for a place offering sale or discount pricing.



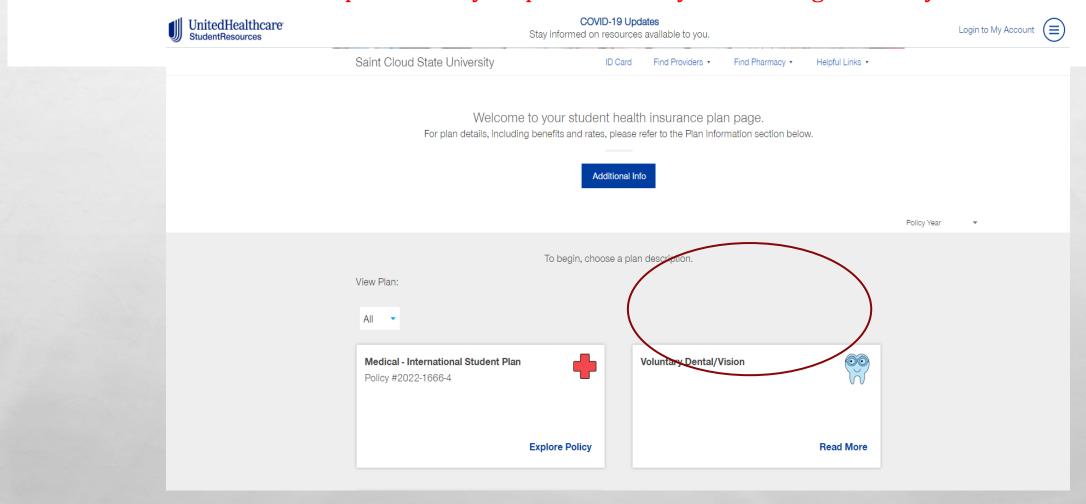
DENTAL IS <u>NOT</u> INCLUDED IN YOUR MEDICAL PLAN

IN THE UNITED STATES, DENTAL INSURANCE IS A SEPARATE COVERAGE. BECAUSE IT IS NOT MANDATORY, WE DO NOT INCLUDE IT IN THIS PLAN BECAUSE IT WOULD GREATLY INCREASE YOUR YEARLY PREMIUM.

OPTIONAL DENTAL & VISION INSURANCE

Optional Dental & Vision insurance is offered through UnitedHealthOne/Golden Rule in your UHCSR student portal. Once logged in, you can access this by clicking on Voluntary Dental/Vision.

These policies may be purchased anytime throughout the year

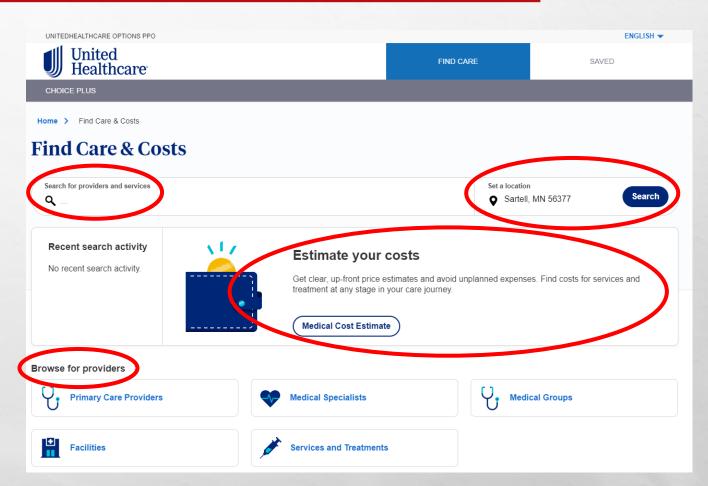


HOW TO FIND IN-NETWORK PROVIDERS OFF CAMPUS

TO FIND A NETWORK PROVIDER/CLINIC VISIT:

WWW.UHCSR.COM/STCLOUDSTATE

- *SELECT UHC OPTIONS PPO*
 - FIND PROVIDERS
 - UPDATE ZIP CODE
 - ENTER SEARCH CRITERIA
 - SELECT SPECIALTY
 - VIEW RESULTS
 - RECEIVE COST ESTIMATE



Questions?

CONTACT: TRISHA FEIA – STUDENT INSURANCE ADVOCATE

PHONE: (320) 308-4855

EMAIL: STUDENTINSURANCE@STCLOUDSTATE.EDU

UHCSR CUSTOMER SERVICE: 1-888-251-6243

<u>www.uhcsr.com/myaccount</u>