Health care with a difference.
Medical Student Health Plan | University of Miami | 2010 - 2011
Thank you for considering UnitedHealthcare as your provider of health benefit coverage.

We know you want the best benefit coverage with the fewest obstacles between you and your health care. Here are some of the ways becoming a UnitedHealthcare member can help.

A really big network
Our network is one of the largest in the nation, with 626,000 doctors and 5,035 hospitals. So chances are your regular doctor already participates with us. It also means that wherever you are in the country, you’ll be able to find a network hospital and get the same benefit coverage level you find at home.

With a nationwide network, your benefit coverage travels with you:

• 626,000 doctors
• 5,035 hospitals
• 60,000 pharmacies
• 57,000 counseling and mental health practitioners

Eligibility
All domestic and international medical students actively enrolled in six or more credit hours per semester, or considered full time (in a program requiring documentation of health insurance coverage) are eligible and may participate in the plan on a voluntary basis.

Medical students must be actively enrolled or on an authorized leave of absence to qualify for coverage under the policy.

Eligible medical students who do enroll also may insure their dependents at the time the student is first able to enroll in the plan (within 14 days of the start of the semester), except for a change in dependent status due to a life event. Eligible dependents are the spouse and their children under age 25 who are not self-supporting, who live with the insured person or who are full-time or part-time students.

Dependent eligibility expires concurrently with that of the insured medical student.

Effective and termination dates
Medical student coverage begins July 1, 2010, and ends June 30, 2011.

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 UnitedHealthcare (or its authorized representative), whichever is later. 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 medical student or extend beyond that of the insured medical student.

You must meet the eligibility requirements listed herein each time you pay a premium to continue insurance coverage. To avoid a lapse in coverage, the premium must be received within 14 days after the coverage expiration date. It is the medical student’s responsibility to make timely renewal payments to avoid a lapse in coverage. The policy is a nonrenewable, one-year term policy.

How to enroll dependents
For questions about enrolling dependents of medical students, please contact Dr. Hilit Mechaber, Assistant Dean for Student Services, at hmechabe@med.miami.edu or 305-243-7978.

When you need care... where you should go

Primary care physician
If it's not urgent or an emergency, it's usually best to go to your own doctor's office. Your doctor knows you and your health history. He or she can access your medical records. And, he or she can provide you follow-up care or recommend a specialist.

Urgent care center
Sometimes, you may need care fast. But, your primary care physician may be unavailable. You may want to try an urgent care center. Urgent care centers can treat many minor ailments such as:

• Sprains
• Strains
• Minor infections
• Small cuts
• Sore throats
• Rashes

Emergency room care
At the emergency room (ER), serious and life-threatening conditions are treated first. Other cases must wait—sometimes for hours. And, it may cost you more. Consider the ER for such conditions as:

• Heavy bleeding
• Large open wounds
• Sudden change in vision
• Chest pain
• Sudden weakness or trouble talking
• Major burns
• Spinal injuries
• Severe head injury
• Difficulty breathing
• Major broken bones

Information on automatic charge of insurance premium for medical students and waiver of insurance fee is available at miami.edu/MyUM.
Medical Students

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Annual Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$2,189.00</td>
</tr>
<tr>
<td>Spouse Under Age 25</td>
<td>$4,878.00</td>
</tr>
<tr>
<td>Spouse Age 25-34</td>
<td>$5,948.00</td>
</tr>
<tr>
<td>Spouse Age 35-44</td>
<td>$7,591.00</td>
</tr>
<tr>
<td>Spouse Age 45 and Older</td>
<td>$9,730.00</td>
</tr>
<tr>
<td>Each Child</td>
<td>$2,002.00</td>
</tr>
</tbody>
</table>

**Student Coverage Period**

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Effective Date</th>
<th>Expiration Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Students</td>
<td>7/01/2010</td>
<td>6/30/2011</td>
</tr>
</tbody>
</table>

**Summary of benefits – UnitedHealthcare Benefit Plan**

With this plan, you will receive the highest level of benefits when you seek care at UHealth facilities or network physician, facility or other health care professional.

You also may choose to seek care outside the network. However, you should know that care received from a non-network physician, facility or other health care professional means a higher deductible, copayment and coinsurance. In addition, if you choose to seek care outside the network, UnitedHealthcare only pays a portion of those charges, and it is your responsibility to pay the remainder. This amount you are required to pay, which could be significant, does not apply to the out-of-pocket Maximum. We recommend that you ask non-network physicians or health care professionals about their billed charges before you receive care.

Oral contraceptives are not covered under this plan, except when dispensed at the Student Health Service pharmacy. For more information, please see page 10.

**Health planning tools: Get well, stay well**

You may be surprised to know that as a member, you get more than just benefit coverage. On myuhc.com, you also have a wealth of online tools, information and programs to help you obtain and maintain good health.

- **Gauge** your health status by taking a Personal Health Assessment.
- **Manage** your health and wellness with the Personal Health Record.
- **Choose** from several health improvement tools to begin your healthy journey.
- **Receive** discounts on thousands of wellness products and services.
- **Read up** on health topics in our vast libraries of health and wellness articles.
- **Sign up** for a personalized e-mail newsletter - go to uhc.com/myhealthnews and supply your group ID number from your member ID card.

* Check your benefit plan documents to verify your coverage levels.

**Important words to understand**

- **Copayment** - a fixed dollar amount you pay when you receive certain types of network care.

- **Annual Deductible** - the amount you must pay before your medical plan pays.

- **Coinsurance** - after you meet your deductible, the medical plan pays a percentage of the covered cost of some services and you pay the rest. Your share is called coinsurance.

- **Out-of-Pocket Maximum** - you share expenses until you reach a yearly limit on how much you have to pay.

- **Network vs. Non-Network** - network means you receive care from a doctor, specialist, hospital or other provider or facility that participates in a medical plan’s network. Non-network means you receive care from a provider who is not in the network. Your deductible, coinsurance limit and out-of-pocket costs are higher for non-network care.

**Better manage your benefit plan**

When you become a member, your main tool for managing your benefit plan is myuhc.com®. Once you’ve enrolled, just register to access your personal plan information. A few clicks and you can search the directory for a network doctor or hospital in your area. You also can see what services are covered and how much you’ll pay for a copayment and deductible.*

**IMPORTANT** - when searching for a provider on myuhc.com, please select “UnitedHealthcare Choice Plus” from the drop down menu under “Select a Plan.”

**Other myuhc.com features:**

- Track your claims to see when they are paid
- Create an emergency medical ID card
- Find the cost of many different medical services in your area by using the Treatment Cost Estimator

**IMPORTANT** - when searching for a provider on myuhc.com, please select “UnitedHealthcare Choice Plus” from the drop down menu under “Select a Plan.”
UnitedHealthcare Medical Student Health Insurance Plan

Utilizing the UnitedHealthcare network
Access to high-quality, affordable health care is vital to academic success. UnitedHealthcare helps keep you and your family healthy with comprehensive medical coverage options, including preventive care and emergency services. It is easy to get care and maintain your health with a UnitedHealthcare Medical Student Health Benefit Plan.

UnitedHealthcare’s network plan gives you the freedom to see any physician or other health care professional from our network, including specialists. In order to make the most of your benefits, you should try to receive care from UHealth facilities or other network providers. You also may choose to seek care outside the network. However, you should know that care received from a non-network physician, facility or other health care professional means a higher deductible and copayment. In addition, if you choose to seek care outside the network, UnitedHealthcare only pays a portion of those charges, and it is your responsibility to pay the remainder. This amount you are required to pay, which could be significant, does not apply to the out-of-pocket maximum. We recommend that you ask non-network physicians or health care professionals for information about their billed charges before you receive care.

Some of the important benefits of your plan:
You have access to a network of physicians, facilities and other health care professionals, including specialists. Benefits are available for office visits and hospital care, as well as inpatient and outpatient surgery. Care Coordination services are available to help identify and prevent delays in care for those who might need specialized help.

- Emergencies are covered anywhere in the world.
- Prenatal care is covered.
- Mammograms are covered.
- Oral and hormonal contraception is covered when dispensed at the Student Health Service Pharmacy. For more information, please see page 10.
- As a reminder, medical students have the option of seeking services at the Student Health Service, where most clinical services are covered at 100 percent.
- Your plan utilizes the Choice Plus network. When searching for a provider on myuhc.com, please select “UnitedHealthcare Choice Plus” from the drop down menu under “Select a Plan.”

Medical Student Health Insurance

Benefits summary

<table>
<thead>
<tr>
<th>Types of Coverage</th>
<th>Network Benefits</th>
<th>Non-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible:</strong></td>
<td>$400 per Covered Person per Policy Year, not to exceed $800 for all Covered Persons in a family. After you meet your deductible, the medical plan and you will share expenses. Your share is called coinsurance and is represented in a percentage amount.</td>
<td><strong>Annual Deductible:</strong></td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum:</strong></td>
<td>$4,000 per Covered Person per Policy Year, not to exceed $6,000 for all Covered Persons in a family. The Out-of-Pocket Maximum does include the Annual Deductible. Copayments for some Covered Health Services will never apply to the Out-of-Pocket Maximum as specified in Section 1 of the COC.</td>
<td><strong>Out-of-Pocket Maximum:</strong></td>
</tr>
<tr>
<td><strong>Annual Maximum Benefit:</strong></td>
<td>The maximum amount that we will pay for Benefits during the Policy Year. Combined Student Health Service, Network and non-Network: $250,000 per Covered Person.</td>
<td><strong>Annual Maximum Benefit:</strong></td>
</tr>
<tr>
<td><strong>Maximum Policy Benefit:</strong></td>
<td>Combined Student Health Service, Network and non-Network: $500,000 per Covered Person.</td>
<td><strong>Maximum Policy Benefit:</strong></td>
</tr>
</tbody>
</table>

1. Ambulance Services
Emergency only
- Ground Transportation: 30% of Eligible Expenses
- Air Transportation: 30% of Eligible Expenses

Same as Network Benefit

2. Durable Medical Equipment (DME)
Network and non-Network Benefits for DME are limited to $2,500 per Policy Year
- 30% of Eligible Expenses

40% of Eligible Expenses

3. Emergency Health Services
$150 per visit
Same as Network Benefit
Notification is required if results in an Inpatient Stay

4. Eye Examinations
Covered for medical students at the Student Health Service designated facility, for one visit annually, at a $10 Copayment. For more information, please call the Student Health Service at 305-284-5927.

Covered for medical students at the Student Health Service designated facility, for one visit annually, at a $10 Copayment. For more information, please call the Student Health Service at 305-284-5927.

5. Home Health Care
Network and non-Network Benefits are limited to 60 visits for skilled care services per Policy Year.
- 30% of Eligible Expenses

40% of Eligible Expenses

6. Hospice Care
- 30% of Eligible Expenses

40% of Eligible Expenses

Need a real voice when you have health questions?
With NurseLine services, you can call to speak with an experienced registered nurse anytime, day or night. Ask health-related questions about anything from illnesses, to treating a burn, to the possible side effects of medications. You also can get help with finding the right doctor or hospital and understanding possible treatment options with Treatment Decision Support.

To access NurseLine services, call the toll free telephone number on your member ID card.

1 After you’ve reached your deductible, coinsurance will apply. Coinsurance is the percentage amount.
2 Prior Notification is required.
### Benefits summary continued

<table>
<thead>
<tr>
<th>Types of Coverage</th>
<th>Network Benefits</th>
<th>Non-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>7. Hospital - Inpatient Stay</td>
<td>30% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt; 10% of Eligible Expenses&lt;sup&gt;2&lt;/sup&gt; for services at UMH, UMHC, UMSCCC, ABLEH&lt;sup&gt;3&lt;/sup&gt;</td>
<td>40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt; 2</td>
</tr>
<tr>
<td>8. Maternity Services</td>
<td>Same as 7, 9, 10 and 11  Covered at 100%, applies to Physician Office visits for prenatal care after the first visit.</td>
<td>Same as 7, 9, 10 and 11&lt;sup&gt;1&lt;/sup&gt; Notification is required if Inpatient Stay exceeds 48 hours following a normal vaginal delivery or 96 hours following a cesarean section delivery.</td>
</tr>
<tr>
<td>9. Outpatient Surgery, Diagnostic and Therapeutic Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>30% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt; 10% of Eligible Expenses&lt;sup&gt;2&lt;/sup&gt; for services at UMH, UMHC, UMSCCC, ABLEH&lt;sup&gt;3&lt;/sup&gt;</td>
<td>40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt; 2</td>
</tr>
<tr>
<td>Outpatient Lab &amp; Radiology (LabCorp is the preferred lab)</td>
<td>For lab and radiology/Xray: Covered at 100%</td>
<td>No Benefits for Preventive Care</td>
</tr>
<tr>
<td>CT Scans, Pet Scans, MRI and Nuclear Medicine</td>
<td>30% of Eligible Expenses</td>
<td>40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>Outpatient Therapeutic Treatments (dialysis, chemotherapy)</td>
<td>30% of Eligible Expenses</td>
<td>40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>10. Physician’s Office Services (Covered at 100% at the Student Health Service)</td>
<td>Preventive Care</td>
<td>40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>$20 per Primary Care office visit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$40 per Specialist office visit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sickness and Injury</td>
<td>$20 per Primary Care office visit</td>
<td>40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>$40 per Specialist office visit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$20 per visit</td>
<td></td>
<td>40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>11. Professional Fees for Surgical and Medical Services</td>
<td>30% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt; 10% of Eligible Expenses&lt;sup&gt;2&lt;/sup&gt; for services at UMH, UMHC, UMSCCC, ABLEH&lt;sup&gt;3&lt;/sup&gt;</td>
<td>40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>12. Prosthetic Devices</td>
<td>Network and non-Network Benefits for prosthetic devices are limited to $2500 per Policy Year.</td>
<td>40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt; 2</td>
</tr>
</tbody>
</table>

<sup>1</sup> After you’ve reached your deductible, coinsurance will apply. Coinsurance is the percentage amount.<n
<sup>2</sup> Prior Notification is required.

### Benefits summary continued

<table>
<thead>
<tr>
<th>Types of Coverage</th>
<th>Network Benefits</th>
<th>Non-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>13. Reconstructive Procedures</td>
<td>Same as 7, 9, 10, 11 and 12&lt;sup&gt;1&lt;/sup&gt;</td>
<td>Same as 7, 9, 10, 11 and 12&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>14. Rehabilitation Services - Outpatient Therapy</td>
<td>Network and non-Network Benefits are limited as follows: 15 visits of physical therapy; 15 visits of occupational therapy; 15 visits of speech therapy; 15 visits of pulmonary rehabilitation; and 36 visits of cardiac rehabilitation per Policy Year. 15 additional visits will be covered for services necessary after surgery or IP hospitalization</td>
<td>$20 per visit 40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>15. Skilled Nursing Facility/Inpatient Rehabilitation Facility Services</td>
<td>Network and non-Network Benefits are limited to 60 days per Policy Year.</td>
<td>30% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt; 40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt; 2</td>
</tr>
<tr>
<td>16. Transplantation Services</td>
<td>30% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt; 1 2</td>
<td>40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt; 2</td>
</tr>
<tr>
<td>17. Urgent Care Center Services</td>
<td>$50 per visit</td>
<td>40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>18. Elective Termination of Pregnancy</td>
<td>30% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt; $500 max</td>
<td>40% of Eligible Expenses&lt;sup&gt;1&lt;/sup&gt; $500 max</td>
</tr>
</tbody>
</table>

### Additional Benefits

| Mental Health and Substance Abuse Services - Outpatient (Services provided by United Behavioral Health) Must receive prior authorization through the Mental Health/Substance Abuse Designee for Network and non-Network Benefits. | $20 per visit<sup>1</sup> | 40% of Eligible Expenses<sup>1</sup> |
| Mental Health and Substance Abuse Services - Inpatient and Intermediate (Services provided by United Behavioral Health) Must receive prior authorization through the Mental Health/Substance Abuse Designee for Network and non-Network Benefits. | 30% of Eligible Expenses<sup>1</sup> | 40% of Eligible Expenses<sup>1</sup> 2 |
| Spinal Treatment Benefits include diagnosis and related services and are limited to one visit and treatment per day. Network and non-Network Benefits are limited to 24 visits per Policy Year. | $20 per visit<sup>1</sup> | 40% of Eligible Expenses<sup>1</sup> |

<sup>1</sup> After you’ve reached your deductible, coinsurance will apply. Coinsurance is the percentage amount.  
<sup>2</sup> Prior Notification is required.
Medical exclusions

**UnitedHealthcare Insurance Company**

**M. Pre-existing condition**

Pre-existing conditions will apply for the first 6 months except for individuals who have been continuously insured under the school’s insurance policy for at least 6 consecutive months. Credit will be given for the time the insured person was covered under a previous plan if the previous coverage was continuous to a date not more than 63 days prior to the Insured person’s effective date under this Policy. See Section 2 of the COC.

**N. Reproduction**

Health services and associated expenses for infertility treatments; Surrogate parenting. The reversal of voluntary sterilization.

**O. Services provided under another plan**

Health services for which other coverage is required by federal, state or local law to be purchased or provided through other arrangements, including but not limited to coverage required by workers’ compensation, no-fault automobile insurance, or similar legislation. If coverage under workers’ compensation or similar legislation is optional because you could elect it, or could have it elected for you, Benefits will not be paid for any Injury. Mental illness or Sickness that would have been covered under workers’ compensation or similar legislation had that coverage been elected. Health services for treatment of military service-related disabilities, when you are legally entitled to other coverage and facilities are reasonably available to you. Health services while on active military duty.

**P. Transplants**

Health services for organ or tissue transplants are excluded, except those specified as covered in Section 1 and 2 of the COC. Health services connected with the removal of an organ or tissue from you for purposes of a transplant to another person. Health services for transplants involving mechanical or animal organs. Any multiple organ transplant not listed as a Covered Health Service in Section 1 and 2 of the COC.

**Q. Travel**

Health services provided in a foreign country, unless required as Emergency Health Services. Travel or transportation expenses, even though prescribed by a Physician. Some travel expenses related to covered transplantation services may be reimbursed at our discretion. Transportation expenses resulting from a medical or commercial transfer from a medical facility in a foreign country to a medical facility in the United States.

**R. Vision and hearing**

Purchase cost of eye glasses, contact lenses, or hearing aids. Routine vision exams, including refraction, to determine vision impairment and the need for corrective lenses. Fitting charge for hearing aids, eye glasses or contact lenses. Eye exercise therapy. Surgery that is intended to allow you to see better without glasses or contact lenses. Fitting charge for hearing aids, eye glasses or contact lenses. Eye exercise therapy. Surgery that is intended to allow you to see better without glasses or contact lenses.

**S. Other exclusions**

Health services and supplies that do not meet the definition of a Covered Health Service - see definition in Section 10 of the COC. Physical, psychiatric or psychological examinations, testing, vaccinations, immunizations or treatments otherwise covered under the Policy, when such services are: (1) required solely for purposes of career, education, sports or camp, travel, employment, insurance, marriage or adoption; (2) relating to judicial or administrative proceed-ings or orders; (3) conducted for purposes of medical research; or (4) to obtain or maintain a license of any type. Health services received as a result of war or any act of war, whether declared or undeclared or caused during service in the armed forces of any country. Health services received after the date your coverage under the Policy ends, including health services for Medical conditions arising prior to the date your coverage under the Policy ends.

Health services for which you have no legal responsibility to pay, or for which a charge would not ordinarily be made in the absence of coverage under the Policy.

In the event that a non-Network provider waives Copayments and/or the Annual Deductible for a particular health service, no Benefits are provided for the health service for which Copayments and/or the Annual Deductible are waived.

Charges in excess of Eligible Expenses or in excess of any specified limitation. Services for the evaluation and treatment of temporomandibular joint syndrome (TMJ), whether the services are considered to be medical or dental in nature.

Upper and lower jaw bone surgery except as required for direct treatment of acute traumatic Injury or cancer. Orthognathic surgery, jaw alignment, and treatment for the temporomandibular joint, except as a treatment of obstructive sleep apnea.

Surgical treatment and non-surgical treatment of obesity (including morbid obesity). Surgical removal of excess skin and tissue resulting from weight loss. Abdominoplasty.

Growth hormone therapy; sex transformation operations; medical and surgical treatment of excessive sweating (hyperhidrosis); medical surgical treatment for snoring, except when provided as part of treatment for documented obstructive sleep apnea. Dental appliances for snoring. Custodial Care; domiciliary care; private duty nursing; respite care.

Psychosurgery. Speech therapy except as required for treatment of a speech impediment or speech dysfunction that results from Injury, stroke, autism or Congenital Anomaly.

This summary of Benefits is intended only to highlight your Benefits and should not be relied upon to fully determine coverage. This plan may not cover all your health care expenses. Please refer to the Certificate of Coverage for a complete listing of services, limitations, exclusions and a description of all the terms and conditions of coverage. If this description conflicts in any way with the Certificate of Coverage, the Certificate of Coverage prevails. Terms that are capitalized in the Benefit Summary are defined in the Certificate of Coverage.

**Medical exclusions continued**

Except as may be specifically provided in Section 1 and 2 of the Certificate of Coverage (COC) or through a Rider to the Policy, the following are not covered:

**A. Alternative treatments**

Acupuncture, hypnosis; reflexology; massage therapy; aromatherapy; acupuncture; and other forms of alternative treatment.

**B. Comfort or convenience**

Personal comfort or convenience items or services such as television; telephone; barber or beauty service; guest services; supplies, equipment and similar incidental services and supplies for personal comfort including air conditioners, air purifiers and filters, batteries and battery chargers, humidifiers and humidifiers; devices or computers to assist in communication and speech.

**C. Dental**

There is no coverage for dental care, preventive care, diagnosis, treatment of or related to the teeth, jawbones or gums (including extraction, restoration, and replacement of teeth), medical or surgical treatments of dental conditions, and services to improve dental clinical outcomes. Dental implants and dental braces are excluded. Dental x-rays, supplies and appliances and all associated expenses, including hospitalizations and anesthesia. Treatment for congenitally missing, malpositioned, or super numery teeth is excluded, even if part of a Congenital Anomaly.

**D. Drugs**

Prescription drug products for outpatient use that are filed by a prescription order or refill. Self-injectable medications. Non-injectable medications given in a Physician’s office except as required in an Emergency Over-the-counter drugs and treatments. The items mentioned herein are covered under the Pharmacy Management Program. See page 10 for more information.

**E. Experimental, investigational or unproven services**

Experimental, Investigational or Unproven Services are excluded. The fact that an Experimental, 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, Investigational or Unproven in the treatment of that particular condition.

**F. Foot care**

Routine foot care (including the cutting or removal of corns and calluses); nail trimming, cutting, or debonding hygienic and preventive maintenance foot care; treatment of flat feet or subluxation of the foot; shoe orthotics.

**G. Medical supplies and appliances**

Devices used specifically as safety items or to affect performance primarily in sports-related activities. Prescribed or non-prescribed medical supplies and disposable supplies including but not limited to elastic stockings, ace bandages, gauze and dressings, ostomy supplies, syringes and diabetic test strips. Orthotic appliances that straighten or re-shape a body part (including cranial banding and some types of braces). Tubing and masks are not covered except when used with Durable Medical Equipment as described in Section 1 and 2 of the COC.

**H. Mental health/substance abuse**

Services performed in connection with conditions not classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Services that extend beyond the period necessary for short-term evaluation, diagnosis, treatment, or crisis intervention. Mental Health treatment of insomnia and other sleep disorders, neurological disorders, and other disorders with a known physical basis. Treatment of conduct and impulse control disorders, personality disorders, paraphilias, and other Mental Illness under a plan similar if the previous coverage was continuous to a date not more than 63 days prior to the Insured person’s effective date under this Policy.

**I. Nutrition**

Megavitamin and nutrition based therapy; nutritional counseling for either individuals or groups. Enteral feedings and other nutritional and electrolyte supplements, including infant formula and donor breast milk.

**J. Physical appearance**

Cosmetic procedures including, but not limited to, pharmacological regimens; nutritional procedures or treatments; salabrasion, chemosurgery and other such skin lesion procedures associated with the removal of scars, tattoos, and/or which are performed as a treatment for acne. Replacement of an existing breast implant is excluded if the earlier breast implant was a Cosmetic Procedure. (Replacement of an existing breast implant is considered reconstructive if the initial breast implant followed mastectomy.) Physical conditioning programs such as athletic training, body building, exercise, fitness, flexibility, and diversion or general motivation. Weight loss programs for medical and non-medical reasons. Wigs, regardless of the reason for the hair loss. Surgical breast reductions, augmentation, breast implants or breast prosthetic devices except as specifically provided in this policy.

**K. Providers**

Services performed by a provider with your same legal residence or who is a family member by birth or marriage, including spouse, brother, sister, parent or child. This includes any service the provider may perform on himself or herself. Services provided at a free-standing or Hospital-based diagnostic facility without an order written by a Physician or other provider as further described in Section 3 of the COC. (This exclusion does not apply to mammography testing).

**L. NCAA sports exclusion**

Injuries sustained while:

a. participating in any intercollegiate sport, contest, or competition,

b. traveling to or from such sport context or competition as a participant,

c. while participating in any practice or conditioning program for such sport context or competition.
Pharmacy management program

Plan 060

UnitedHealthcare's pharmacy management program provides clinical pharmacy services that promote choice, accessibility and value. The program offers a broad network of pharmacies (more than 60,000 nationwide) to provide convenient access to medications. While most pharmacies participate in our network, you should check first. Call your pharmacist or visit our online pharmacy service at myuhc.com. The online service offers the ability to view personal benefit coverage, access to health and well-being information, and even locations of network retail neighborhood pharmacies by ZIP code.

Copayment per prescription order or refill

Your Copayment is determined by the tier to which the Prescription Drug List Management Committee has assigned the Prescription Drug Product. All Prescription Drug Products on the Prescription Drug List are assigned to Tier 1, Tier 2, Tier 3 or Tier 4. Please visit myuhc.com through the Internet, or call the Customer Care number on your ID card to determine tier status.

Hormonal Contraception is available only at Student Health Service Pharmacy. (Group 1=$10 copayment per month, Group 2=$35 copayment per month) A maximum 3 month supply of Hormonal Contraception can be purchased subject to the applicable 3 month copayment up until May 2011. More information is available at miami.edu/student-health.

Low cost generic medicines are available for a $4 copayment for a one month supply, or a $12 copayment for a 3 month supply at the Student Health Service Pharmacy only. More information is available at miami.edu/student-health.

For a single copayment, you may receive a Prescription Drug Product up to the stated supply limit. Some products are subject to additional supply limits. You are responsible for paying the lower of the applicable copayment or the retail network pharmacy's usual and customary charge.

Also note that some Prescription Drug Products require that you notify us in advance to determine whether the Prescription Drug Product meets the definition of a Covered Health Service and is not experimental, investigational or unproven.

<table>
<thead>
<tr>
<th>Student Health Service</th>
<th>Retail Network Pharmacy</th>
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<tbody>
<tr>
<td>Tier 1</td>
<td>$10</td>
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<td>Tier 2</td>
<td>$35</td>
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<td>Tier 3</td>
<td>$50</td>
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<td>Tier 4</td>
<td>$100</td>
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Important: Please call the Student Health Service Pharmacy at 305-284-5692 to coordinate processing and delivery of your covered maintenance medication and/or oral contraceptives.

Other important cost sharing information

NOTE: If you purchase a Prescription Drug Product from a Non-Network Pharmacy, you are responsible for any difference between what the Non-Network Pharmacy charges and the amount we would have paid for the same Prescription Drug Product dispensed by a Network Pharmacy.

<table>
<thead>
<tr>
<th>Annual Drug Deductible</th>
<th>Out-of-Pocket Drug Maximum</th>
<th>Annual Maximum Benefit</th>
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<tbody>
<tr>
<td>No Annual Drug Deductible</td>
<td>No Out-of-Pocket Drug Maximum</td>
<td>Student Health Service - No annual maximum benefit. Prescription drugs purchased at pharmacies outside the Student Health Service with a $1,000 Maximum Annual Benefit</td>
</tr>
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</table>

Exclusions from coverage listed in the Certificate apply also to this Rider. In addition, the following exclusions apply:

- Coverage for Prescription Drug Products for the amount dispensed (days supply or quantity limit) which exceeds the supply limit.
- Drugs which are prescribed, dispensed or intended for use while you are an inpatient in a Hospital, Skilled Nursing Facility, or Alternate Facility. Experimental, Investigational or Unproven Services and medications; medications used for experimental indications and/or dosage regimens determined by us to be experimental, investigational or unproven. Prescription Drug Products furnished by the local, state or federal government. Any Prescription Drug Product to the extent payment or benefits are provided or available from the local, state or federal government (for example, Medicare) whether or not payment or benefits are received, except as otherwise provided by law.
- Prescription Drug Products for any condition, Injury, Sickness or mental illness arising out of, or in the course of, employment for which benefits are available under any workers' compensation law or other similar laws, whether or not not the claim for such benefits is made or payment or benefits are received.
- Any product dispensed for the purpose of appetite suppression and other weight loss products.
- A specialty medication Prescription Drug Product (such as immunizations and allergy serum) which, due to its characteristics as determined by us, must typically be administered or supervised by a qualified provider or licensed/certified health professional in an outpatient setting.
- Birth control and/or contraceptives, oral or oral, whether medication or device, regardless of intended use, except when dispensed at the Student Health Service pharmacy.
- Fertility agents or sexual enhancement drugs, such as Parenthood, Perinal, Clomid, Proacti, Methodin, Serogeme, or Viagra.
- Drugs available over-the-counter that do not require a Prescription Order or Refill by federal or state law before being dispensed. Any Prescription Drug Product that is therapeutically or equivalent to an over-the-counter drug. Prescription Drug Products that are comprised of components that are available in over-the-counter form or equivalent.
- Prescription Drug Products for smoking cessation except when dispensed at the Student Health Service Pharmacy.
- Compounded drugs that do not contain at least one ingredient that requires a Prescription Order or Refill.
- Compounded drugs that contain at least one ingredient that requires a Prescription Order or Refill are assigned to Tier 3.
- New Prescription Drug Products and/or new dosage forms until the date they are reviewed by our Prescription Drug List Management Committee. Growth hormone therapy for children with familial short stature (short stature based upon heredity and not caused by a diagnosed medical condition).

This summary of Benefits is intended only to highlight your Benefits for outpatient Prescription Drug Products and should not be relied upon to determine coverage. Your plan may not cover all outpatient prescription drug expenses. Please refer to your Outpatient Prescription Drug Rider and the Certificate of Coverage for a complete listing of services, limitations, exclusions and a description of all the terms and conditions of coverage. If this description conflicts in any way with the Outpatient Prescription Drug Rider or the Certificate of Coverage, the Outpatient Prescription Drug Rider and Certificate of Coverage prevail. Capitalized terms in the Benefit Summary are defined in the Outpatient Prescription Drug Rider and/or Certificate of Coverage.
Special help for chronic conditions

A range of resources is available if you develop a chronic health condition. Disease management programs help you better control common conditions such as asthma or diabetes. Specialized resources can help if you are affected by a transplant, cancer or congenital heart disease — from choosing the right medical center to finding a nearby hotel when you have treatment.

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 Customer Care at 1-800-436-7709 or by visiting myuhc.com.

Coverage while away from home

UnitedHealthcare contracts with 626,000 doctors and 5,035 hospitals nationwide. Therefore, when you are traveling or visiting areas outside Miami, it is possible you will be in another UnitedHealthcare contracted network. As a result, if you need to access care while outside of Miami, you can contact the Customer Care toll-free number on your ID card, or you can search our online provider directory at myuhc.com to identify network doctors or other health care professionals in the area you are visiting.

When you use UnitedHealthcare doctors or other health care professionals outside of Miami, you will receive reimbursement at your network level of benefits. Enrolled individuals receive network-level benefits for emergency care that meets the “prudent layperson” definition, whether they receive care from a network or non-network doctor or other health care professionals.

Worldwide assistance:

Global emergency medical assistance

Through participation in UnitedHealthcare’s Student Plan, you are eligible for global emergency medical assistance services when traveling 100 miles or more from your principal residence. Services are provided by Worldwide Assistance Services, Inc.

Services include evacuation, repatriation and return of mortal remains. Once you are ready to be released from the hospital, Worldwide Assistance will make arrangements to transport you to your residence or rehabilitation facility, with medical supervision, if necessary. More detailed information regarding this service can be obtained from Worldwide Assistance at 1-800-898-3344.

Worldwide Assistance is not travel or medical insurance, but a service provider for emergency medical assistance services. All medical costs incurred are subject to the policy limits of your health coverage.

Emergencies are covered anywhere in the world.

Claim procedure:

In the event of injury or sickness:

1. When you receive services from network providers, they will file a claim for you.
2. When you receive services from a non-network provider who does not file a claim, you will need to file out a claim form and mail to the address below along with all medical and hospital bills, along with the patient name, ID number on your member ID Card, Social Security number, address and name of your university under which you are insured.
3. File the claim within 30 days of injury or first treatment for a sickness. Bills should be received by the company within 180 days of service. Bills submitted after one year will not be considered for payment except in the case of legal capacity.

Customer Care staff

Customer Care staff available by calling 1-800-436-7709

Good to know: How to find mental health and substance abuse services

Through United Behavioral Health, you will have access to more than 57,000 practitioners for personal, confidential counseling. You also can visit www.liveandworkwell.com for information on mental health and substance abuse services. This site also links to the United Behavioral Health Preventive Health Program for exclusive resources and information on major depression disorders, alcohol abuse and attention deficit hyperactivity disorder.

Experienced specialists are available who can talk with you about your situation any time, day or night.

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 Customer Care at 1-800-436-7709 or by visiting myuhc.com.

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Experienced specialists are available who can talk with you about your situation any time, day or night.
Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services Inc. or their affiliates.

Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. Therefore, some services may not be included in the program due to state regulations.

The UnitedHealthcare Student Health Plan and/or Health Discount Program may not be available in all states or for all group sizes.

4/10   Consumer
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