Dear Student:

The Kansas Board of Regents (KBOR) in cooperation with the Regents Institutions of the State of Kansas, is pleased to offer to students and their dependents, a Blanket Health Insurance Plan underwritten by UnitedHealthcare Insurance Company and Administered by UnitedHealthcare Student Resources.

Preferred Providers are members of the UnitedHealthcare Choice Plus Network. Additionally, for Pittsburg State University students, Via Christi Hospital is a Preferred Provider. These providers offer you superior access to a choice of qualified physicians, hospitals, and Preferred Provider network programs nationwide, while reducing the costs of your medical care with rates that are usually much lower than normal charges.

If you choose to seek treatment from an out-of-network provider, your benefits may be reduced.

Participation in this program is voluntary, except for Health Science students who are required to show proof of insurance; however, we encourage you to carefully read the entire booklet to familiarize yourself with the available plan and benefits. Any questions about this plan should be directed to UnitedHealthcare Student Resources at 1-888-344-6104.

Who is eligible to enroll?

The Master Policy covers students and their eligible Dependents who have met the Policy’s eligibility requirements (as shown below) and who:

1. Are properly enrolled in the plan, and
2. Pay the required premium.

Each student who is a graduate teaching assistant, graduate research assistant or graduate assistant holding a 50% appointment is eligible for an employer contribution toward the cost of coverage. The reduced premium rates for the graduate teaching, graduate research assistants and graduate assistants program reflects the cost to the student after the employer contribution has been made. To enroll go to www.uhcsr.com/kbor, select your university, click on the blue Enrollment Info button, and follow the instructions, as applications are now submitted online. (For WSU students only: Complete the enrollment form and return it to the designated university contact. Your premium will be added to your student fee bill.) The certificate can be accessed on the Kansas Board of Regents website: http://www.kansasregents.org/students/student_health_insurance. If you do not hold a qualifying 50% GTA, GRA and/or GA appointment, you may be eligible for other student insurance coverage. Information is available at the student health centers or online at www.uhcsr.com/kbor.

Please read the following carefully to understand your opportunities with respect to enrollment.
On or before August 1, certificates will be available online at www.uhcsr.com/kbor, select your university. Eligibility is verified by the university once the first step of the online application process is completed. **For WSU students only:** Eligibility will be verified prior to applications and premiums being sent to UnitedHealthcare StudentResources.

All applications with correct premium payments received within 31 days of the period effective date will be effective the first day of the period. For example: Applications and premium payments received August 1-August 31, 2022, will receive an effective date of August 1, 2022. For all other applications, coverage will be effective the date the correct premium is received by the Company or representative of the Company or the effective date of the coverage period, whichever is later.

Eligibility to participate as a GTA/GRA/GA is determined by the university. Many unique situations may occur throughout the academic year related to enrollment as well as movement between the GTA/GRA/GA plan and the voluntary student health insurance program. See the designated contact for your university for assistance.

GTA/GRA/GA's with F-1 and J-1 visas are required to participate in this plan unless proof of other insurance is provided. The premium for coverage will be added to the tuition billing of those International Students attending Emporia State, Kansas State University, University of Kansas and Pittsburg State who do not show proof of comparable coverage that is accepted by the university.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student’s legal spouse and dependent children under 26 years of age. Dependent Eligibility expires concurrently with that of the Insured student. Dependent coverage must be applied for by completing the online application (and for WSU students, by filling out the enrollment card) and by paying the required premium. Dependent coverage will not be effective prior to that of the Insured student or extend beyond that of the Insured student. Dependents that are not in the country at the time the student enrolls will be eligible to be enrolled in coverage within 30 days of entering the country.

The student (Named Insured, as defined in the Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

The eligibility date for Dependents of the Named Insured shall be determined in accordance with the following:

1. If a Named Insured has Dependents on the date he or she is eligible for insurance.
2. If a Named Insured acquires a Dependent after the Effective Date, such Dependent becomes eligible:
   a. On the date the Named Insured acquires a legal spouse.
   b. On the date the Named Insured acquires a dependent child who is within the limits of a dependent child set forth in the Definitions section of the Certificate.

Dependent eligibility expires concurrently with that of the Named Insured.

**How do I enroll?**

All students and all dependents complete enrollment by submitting the enrollment form with the appropriate payment. The enrollment form and description certificate will be available before August 1st at your university or by calling 1-888-344-6104.

Buy the insurance online at www.uhcsr.com/kbor or remit the enrollment form along with the correct premium payment to UnitedHealthcare StudentResources, P.O. Box 809026, Dallas, TX 75380-9026.

**Where can I get more information about the benefits available?**

Please read the certificate of coverage to determine whether this plan is right before you enroll. The certificate of coverage provides details of the coverage including benefits, exclusions, and reductions or limitations and the terms under which the coverage may be continued in force. Copies of the certificate of coverage are available from the University and may be viewed at www.uhcsr.com/kbor. This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2022-200118-3. The Policy is a Non-Renewable One-Year Term Policy.

**Who can answer questions I have about the plan?**

If you have questions please contact Customer Service at 1-888-344-6104 or customerservice@uhcsr.com.
Notice to Students

Coverage will be effective the date the correct premium is received by the Company or a representative of the Company or the effective date of the coverage period, whichever is later, unless otherwise stated in the Master Policy. By enrolling online, the student acknowledges the following: 1) He/She has carefully read the certificate and elects to enroll; 2) Rates are not pro-rated other than as listed; 3) He/She meets the eligibility requirements for this coverage as described in the certificate; and 4) If it is later determined that the student is not eligible, the premium will be refunded. Refunds of premiums are allowed only upon entry into the armed forces.

Coverage Dates and Plan Cost

<table>
<thead>
<tr>
<th>Rates</th>
<th>Fall</th>
<th>Spring</th>
<th>Summer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$276.75</td>
<td>$276.75</td>
<td>$111.00</td>
</tr>
<tr>
<td>Student and Spouse</td>
<td>$1,383.75</td>
<td>$1,383.75</td>
<td>$555.00</td>
</tr>
<tr>
<td>Student and One Child</td>
<td>$1,383.75</td>
<td>$1,383.75</td>
<td>$555.00</td>
</tr>
<tr>
<td>Student and Two or More Children</td>
<td>$2,490.75</td>
<td>$2,490.75</td>
<td>$999.00</td>
</tr>
<tr>
<td>Student, Spouse and One Child</td>
<td>$2,490.75</td>
<td>$2,490.75</td>
<td>$999.00</td>
</tr>
<tr>
<td>Student, Spouse, and Two or more Children</td>
<td>$3,597.75</td>
<td>$3,597.75</td>
<td>$1,443.00</td>
</tr>
</tbody>
</table>

Payment Instructions:

Students must enroll online at www.uhcsr.com/kbor. Select your university, and under the GRA/GTA/GA Enrollment Instructions the request coverage link is the first sentence.

Your cancelled check or credit card billing is your only receipt and notification of coverage. It is the student’s responsibility for timely renewal payments whether or not a renewal notice is received.

Listing of University Contacts:

<table>
<thead>
<tr>
<th>Emporia State University</th>
<th>University of Kansas</th>
<th>University of Kansas Medical Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laura Eddy, Human Resources</td>
<td>Benefits/HR Carruth O’Leary Hall</td>
<td>3901 Rainbow Blvd. Dykes Library G035</td>
</tr>
<tr>
<td>1 Kellogg Circle – Campus Box 44 Emporia, KS 66801</td>
<td>1246 W. Campus Rd, Lawrence, KS 66045-7505</td>
<td>Kansas City, KS 66160</td>
</tr>
<tr>
<td>Phone: (620) 341-5379</td>
<td>Phone: (785) 864-7402</td>
<td>Phone: (913) 945-7347</td>
</tr>
<tr>
<td>Fax: (620) 341-6014</td>
<td>Fax: (785) 864-5200</td>
<td>Fax: (913) 588-8841</td>
</tr>
<tr>
<td>Email: <a href="mailto:leddy@emporia.edu">leddy@emporia.edu</a></td>
<td>Email: <a href="mailto:benefits@ku.edu">benefits@ku.edu</a></td>
<td>Email: <a href="mailto:studenthealthinsurance@kumc.edu">studenthealthinsurance@kumc.edu</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pittsburg State University</th>
<th>Kansas State University</th>
<th>Wichita State University</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debbie Amershek Human Resources Dept.</td>
<td>Dylan Dumler Human Capital Services</td>
<td>Constance Owens Graduate School</td>
</tr>
<tr>
<td>204 Russ Hall, 1701 S. Broadway</td>
<td>103 Edwards Hall Manhattan, KS 66506-4801</td>
<td>1845 Fairmont Wichita, KS 67260-0004</td>
</tr>
<tr>
<td>Pittsburg, KS 66762</td>
<td>Phone: (785) 532-6277</td>
<td>Phone: (316) 978-6241</td>
</tr>
<tr>
<td>Phone: (620) 235-4187</td>
<td>Fax: (785) 532-6095</td>
<td>Fax: (316) 978-3253</td>
</tr>
<tr>
<td>Fax: (620) 235-6002</td>
<td>Email: <a href="mailto:benefits@ksu.edu">benefits@ksu.edu</a></td>
<td>Email: <a href="mailto:benefits@ksu.edu">benefits@ksu.edu</a></td>
</tr>
</tbody>
</table>
Student Health Center Information

This student health insurance plan is designed to coordinate with the services provided by the Student Health Center for students. Please check with your university’s health center to determine whether spouses and/or dependent children are eligible to use the health center. The Student Health Center acts as a gatekeeper for the plan and can evaluate your condition and provide treatment or a referral to a specialist as necessary. The Student Health Center is staffed with professionals that are familiar with the unique needs of students and can meet most of the health care needs the student may have. Check to see what hours and what services are available. The treatment provided by the Student Health Center is of high quality and is cost efficient for the patient.

When possible, it is recommended that you go to your Student Health Center when seeking treatment.

Emporia State University  www.emporia.edu/student-wellness  620-341-5222
Fort Hays State University  www.fhsu.edu/studenthealth/  785-628-4293
Kansas State University  www.k-state.edu/lafene/  785-532-6544
Pittsburg State University  www.pittstate.edu/health/  620-235-4452
University of Kansas  www.studenthealth.ku.edu/  785-864-9500
University of Kansas Medical Center  www.kumc.edu/studentcenter/health.html  913-588-1941
Wichita State University  www.wichita.edu/shs  316-978-4792

Continuation Privilege

Insureds may pay for continuing coverage for a maximum of up to 3 months due to loss of appointment. The Insured has a right to choose to continue benefits as long as the school maintains a plan with our Company. The Insured must exercise this right within 60 days of termination by calling UnitedHealthcare Student Resources at 1-888-344-6104 or see the designated contact of your university.

<table>
<thead>
<tr>
<th>Highlights of the Student Health Insurance Plan Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>METALLIC LEVEL – GOLD WITH ACTUARIAL VALUE OF 79.230%</td>
</tr>
<tr>
<td>Preferred Providers: The Preferred Provider Network for this plan is UnitedHealthcare Choice Plus. Additionally, for Pittsburg State University students, Via Christi Hospital is a Preferred Provider. Preferred Providers can be found using the following link: UHC Choice Plus.</td>
</tr>
<tr>
<td>Student Health Center Benefits:</td>
</tr>
<tr>
<td>1. The Deductible and Copays will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Student Health Center for the following services:</td>
</tr>
<tr>
<td>• Physician’s Visits</td>
</tr>
<tr>
<td>• Mental Illness Treatment and Substance Use Disorder Treatment outpatient office visits</td>
</tr>
<tr>
<td>2. The Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Student Health Center for the following services:</td>
</tr>
<tr>
<td>• Prescription Drugs after a $5 Copay per prescription for generic drug/40% Coinsurance per prescription for brand-name drug up to a 31-day supply per prescription</td>
</tr>
<tr>
<td>• Diagnostic X-ray Services and Laboratory Procedures after a $5 Copay per procedure. The $5 Copay does not apply to a TB test required by the school or a chest x-ray as a result of a positive TB test required by the school.</td>
</tr>
<tr>
<td>All other services listed in the Schedule of Benefits.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Overall Plan Maximum</th>
<th>Preferred Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Deductible</td>
<td>$500 Per Insured Person, per Policy Year</td>
<td>$1,000 Per Insured Person, per Policy Year</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$8,200 Per Insured Person, Per Policy Year</td>
<td>$20,000 Per Insured Person, Per Policy Year</td>
</tr>
<tr>
<td>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 applicable benefit maximums. Refer to the plan certificate for details about how the Out-of-Pocket Maximum applies.</td>
<td>$16,400 For all Insureds in a Family, Per Policy Year</td>
<td>$40,000 For all Insureds in a Family, Per Policy Year</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>75% of Allowed Amount for Covered Medical Expenses</td>
<td>55% of Allowed Amount for Covered Medical Expenses</td>
</tr>
</tbody>
</table>
All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.

### Prescription Drugs
**UHCP Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy at 2.5 times the retail Copay up to a 90-day supply.**

<table>
<thead>
<tr>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>40% Coinsurance per prescription</td>
<td>40% Coinsurance per prescription</td>
<td>up to a 31-day supply per prescription</td>
</tr>
</tbody>
</table>

**Student Health Center:**
$5 Copay per prescription for generic drug
40% Coinsurance per prescription for brand-name drug
up to a 31-day supply per prescription not subject to Deductible

- $200 Prescription Drug Deductible (per Policy Year) does not apply to Policy Deductible
- $15 Copay per prescription Tier 1
- 40% Coinsurance per prescription Tier 2
- 40% Coinsurance per prescription Tier 3
- up to a 31-day supply per prescription Filled at a UnitedHealthcare Pharmacy (UHCP), Retail Network Pharmacy

### Preventive Care Services
Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No Deductible, Copays, or Coinsurance will be applied when the services are received from a Preferred Provider. Please visit [www.healthcare.gov/preventive-care-benefits/](http://www.healthcare.gov/preventive-care-benefits/) for a complete list of the services provided for specific age and risk groups.

- 100% of Allowed Amount
- No Benefits

### The following services have per service Copays
This list is not all inclusive. Please read the plan certificate for complete listing of Copays.

- Physician's Visits: $25 Copay per visit (waived at the SHC) not subject to Deductible
- Medical Emergency: $250 Copay per visit after Deductible Copay waived if admitted to Hospital

See the top of the table for SHC Copays.

### Outpatient Mental Illness/Substance Use Disorder Treatment, except Medical Emergency and Prescription Drugs
Office Visits: $25 Copay per visit (waived at the SHC)

- 100% of Allowed Amount not subject to Deductible
- Other Outpatient Services: Allowed Amount after Deductible

### Pediatric Dental and Vision Benefits
Refer to the plan certificate for details (age limits apply).

### Exclusions and Limitations:

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. Acupuncture.
2. Learning disabilities.
3. Biofeedback, except:
   - To treat urinary incontinence in adults 18 years and older.
4. Cosmetic procedures, or related services including:
   - Circumcision.
   - Lipectomy.
   - Surgical breast reduction, breast augmentation, breast implants, or breast prosthetic devices, or gynecomastia, except as specifically provided in the Policy.
   - Hirsutism.
1. Alopecia.
   This exclusion does not apply to reconstructive procedures to:
   - Correct an Injury or treat a Sickness for which benefits are otherwise payable under the Policy. The primary result of the procedure is not a changed or improved physical appearance.
   - Improve or restore impairments of bodily function resulting from Congenital Conditions or developmental anomalies, such as webbed or supernumerary fingers or toes, cleft lip or palate, or birthmarks on head or neck.
   - 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.

5. Custodial Care.
   - For accidental Injury to Sound, Natural Teeth.
   - As described under Dental Treatment in the Policy.
   - This exclusion does not apply to benefits specifically provided in Pediatric Dental Services.

7. Elective Surgery or Elective Treatment.

8. Elective abortion.

9. Individualized, custom fabricated shoe insert orthotic devices and appliances. This exclusion does not apply to preventive foot care for Insured Persons with diabetes.

10. Commercial foot devices available over-the-counter.

11. Routine hearing examinations. Hearing aids. Other treatment for hearing defects and hearing loss. "Hearing defects" means any physical defect of the ear which does or can impair normal hearing, apart from the disease process. This exclusion does not apply to:
   - Hearing defects or hearing loss as a result of an infection or Injury.
   - A bone anchored hearing aid for an Insured Person with: a) craniofacial anomalies whose abnormal or absent ear canals preclude the use of a wearable hearing aid; or b) hearing loss of sufficient severity that it would not be adequately remedied by a wearable hearing aid.

12. Immunizations, except as specifically provided in the Policy. Preventive medicines or vaccines, except where required for treatment of a covered Injury or as specifically provided in the Policy.

13. Injury or Sickness for which benefits are paid under any Workers’ Compensation or Occupational Disease Law or Act, or similar legislation.

14. Injury arising out of a motor vehicle accident to the extent that benefits are payable under any medical expense payment provision of an automobile insurance policy, including such benefits mandated by law.

15. Non-medical services, such as but not limited to, legal services, social rehabilitation, educational services, vocational rehabilitation, or job placement services.

16. Participation in a riot or civil disorder. Commission of or attempt to commit a felony. Fighting.

17. Prescription Drugs, services or supplies as follows, except as specifically provided in the Policy:
   - 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 in the Policy.
   - Drugs labeled, “Caution - limited by federal law to investigational use” or experimental drugs. This exclusion does not apply to drugs for the treatment of cancer that have not been approved by the federal Food and Drug Administration for that indication, if the drug has been prescribed for an Insured Person who has been diagnosed with cancer, provided the drug is recognized for treatment of the specific type of cancer for which the drug has been prescribed and is recognized in substantially accepted peer-reviewed medical literature or in one of the following established reference compendia: 1) The U.S. Pharmacopeia Drug Information Guide for the Health Care Professional (USPDI) ; 2) The American Medical Association's Drug Evaluations (AMADE) I; or 3) The American Society of Hospital Pharmacists' American Hospital Formulary Service Drug Information (AHFS-DI) . This exception does not provide coverage for any experimental or investigational drugs or any drug which the federal Food and Drug Administration has determined to be contraindicated for treatment of the specific type of cancer for which the drug has been prescribed.
   - Products used for cosmetic purposes.
   - Drugs used to treat or cure baldness or for the stimulation of hair growth. 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.
   - Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.

18. Reproductive services for the following, except as specifically provided in the Policy:
   - Procreative counseling.
   - Genetic counseling and genetic testing.
   - Cryopreservation of reproductive materials. Storage of reproductive materials.
   - Fertility tests.
• Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception, except to diagnose or treat the underlying cause of the infertility.
• Premarital examinations.
• Impotence, organic or otherwise, except as specifically provided in the Policy for penile prosthesis for physiological impotence.
• Reversal of sterilization procedures.

19. Routine eye examinations. Eye refractions. Eyeglasses. Contact lenses. Prescriptions or fitting of eyeglasses or contact lenses. Vision correction surgery. Treatment for visual defects and problems. This exclusion does not apply as follows:
• When due to a covered Injury or disease process.
• To benefits specifically provided in Pediatric Vision Services.
• The initial pair of eyeglasses or contact lenses following cataract surgery, aphakia, pseudophakia, or Medically Necessary procedures associated with severe anisometropia.
• To an Insured Person under age 12 for the subsequent eyeglasses or contact lenses following cataract surgery when there is a diopter change of .25 diopter.
• To benefits specifically provided in the Policy.

20. Routine Newborn Infant Care and well-baby nursery and related Physician charge, except as specifically provided in the Policy.

21. Preventive care services, which are not specifically provided in the Policy, including:
• Routine physical examinations and routine testing.
• Preventive testing or treatment.
• Screening exams or testing in the absence of Injury or Sickness.

22. Skeletal irregularities of one or both jaws, including orthognathia and mandibular retrognathia. Deviated nasal septum, including submucous resection and/or other surgical correction thereof. Nasal and sinus surgery, except for treatment of a covered Injury or treatment of chronic sinusitis.

23. Treatment in a Government hospital, unless there is a legal obligation for the Insured Person to pay for such treatment.

24. 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).

25. Weight management. Weight reduction. Nutrition programs. Treatment for obesity (except surgery for morbid obesity). Surgery for removal of excess skin or fat. This exclusion does not apply to benefits specifically provided in the Policy.

**UnitedHealthcare Global: Global Emergency Services**

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

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

Domestic Students, insured spouse, and insured minor child(ren): you are eligible for UnitedHealthcare Global services when 100 miles or more away from your campus address or 100 miles or more away from your permanent home address or while participating in a Study Abroad program.

The Assistance and Evacuation Benefits and related 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 Assistance Benefits include:**
- Emergency Evacuation
- Dispatch of Doctors/Specialists
- Medical Repatriation
- Transportation After Stabilization
- Transportation to Join a Hospitalized Insured Person
- Return of Minor Children
- Repatriation of Remains
Also includes additional assistance services to support your medical needs while away from home or campus. Check your certificate of coverage for details, descriptions and program exclusions and limitations.

To access services please refer to the phone number on your ID Card or access My Account and select My Benefits/Additional Benefits/UHC Global Emergency Services.

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 the back of 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.

All medical expenses related to hospitalization and treatment costs incurred should be submitted to UnitedHealthcare Insurance Company for consideration and are subject to all Policy benefits, provisions, limitations, and exclusions. All assistance and evacuation benefits and related services must be arranged and provided by UnitedHealthcare Global. Claims for reimbursement of services not provided by UnitedHealthcare Global will not be accepted. A full description of the benefits, services, exclusions and limitations may be found in your certificate of coverage.

Highlights of Services offered by UnitedHealthcare StudentResources

24/7 StudentAssist

Insureds have immediate access to the Student Assistance Program, a service that coordinates care using a network of resources. Services available include:

- **24/7 Crisis Support** - access to trained master’s level specialists, 24/7/365, who provide in-the-moment support and consultation.
- **Financial and Legal Advice** - financial services are provided by licensed CPA’s and Certified Financial Planners who offer consultations on issues such as financial planning, credit and collection issues, home buying and renting and more. Legal Services are provided by fully credentialed attorneys with at least 5 years of experience practicing law.
- **Mediation services** - available to help resolve family-related disputes, including but not limited to separation, child custody, child support, divorce property and debt division, etc.
- **Living Well Portal** – access to liveanworkwell.com where insureds can participate in personalized self-help programs and find information on many helpful resources.
- **CollegeLife** – direct access to experts on the Optum team and through referrals to a broad spectrum of pre-screened and qualified convenience resources.
- **Sanvello** – access to an evidence-based mobile care solution created by clinical experts that allows insureds to access on-demand help for stress, anxiety, and depression.

Translation services are available in over 170 languages for most services. More information about these services is available by logging into My Account at www.uhcsr.com/MyAccount under Additional Benefits.

This Summary Brochure is based on Policy #2022-200118-3.

NOTE: The information contained herein is a summary of certain benefits which are offered under a student health insurance policy issued by UnitedHealthcare. This document is a summary only and may not contain a full or complete recitation of the benefits and restrictions/exclusions associated with the relevant policy of insurance. This document is not an insurance policy document and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. Neither you nor UnitedHealthcare has any rights or responsibilities associated with your receipt of this document. Changes in federal, state or other applicable legislation or regulation or changes in Plan design required by the applicable state regulatory authority may result in differences between this summary and the actual policy of insurance.
NON-DISCRIMINATION NOTICE

UnitedHealthcare Student Resources does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, 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.

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


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


We also provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for free language services such as speaking with an interpreter. To ask for help, 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.
LANGUAGE ASSISTANCE PROGRAM

We provide free services to help you communicate with us, such as, letters in other languages or large print. Or, you can ask for free language services such as speaking with an interpreter. To ask for help, please call toll-free 1-866-260-2723, Monday through Friday, 8 a.m. to 8 p.m. ET.

English
Language assistance services are available to you free of charge.
Please call 1-866-260-2723.

Albanian
Shërbyjet e ndihmës në gjuhën e atyre është ofrohet falas.
Ju lutemi telefononi në numrin 1-866-260-2723.

Amharic
አማርኛ
1-866-260-2723

Arabic
توفر لك خدمات المساعدة اللغوية مجانية. اتصل بنا على الرقم 1-866-260-2723.

Armenian
2քաղաքային ճանապարհներով օգտագործեն օգնություններ:
1-866-260-2723 համագործակցության

Bantu- Kirundi
Uronska wa bantu servisi zizatifike ku rumiro za kugufasha.
Utegereza guhamagara 1-866-260-2723.

Bisayan- Visayan (Cebuano)

Bengali- Bangala
বাংলা ভাষায় পত্রপ্রাপ্তি পরিব্‌ ও বিমানপথে চেক পারেন।
প্রিয় করে 1-866-260-2723-তে কল করুন।

Burmese
မြန်မာဘာသာဖြင့် စိတ်ဝင်စားမှုများကို ရှင်းပြပြီး 
ပြင်းထန်စွာ 1-866-260-2723 လိုက်စွာ।

Cambodian- Mon-Khmer

Cherokee
 Cherokee
1-866-260-2723

Chinese
您可以免费获得语言援助服务，请致电 1-866-260-2723。

Chocotaw
Chahta anumpa ish anumpuli hokmvto toshohi yvt peh pilla hq
chi anempa hina. 1 paya 1-866-260-2723.

Cushite- Oromo
Tajalitiwaa gaarasa afaanii kanfaltii milee siif jira.
Maaloo karaa laakoo fii bibliaa 1-866-260-2723 bibii.

Dutch
Taalbijstandsdiens even gratis voor u beschikbaar. Gelieve 1-866-260-2723 op te bellen.

French
Des services d'aide linguistique vous sont proposés gratuitement.
Appelez le 1-866-260-2723.

French Creole- Haitian Creole
Gen sevis e d pou lang ki disponib gratis pou ou. Rele 1-866-260-2723.

German

Greek
Οι υπηρεσίες γλωσσικής βοήθειας σας διατίθενται δωρεάν.
Κάλωστε στο 1-866-260-2723.

Gujarati
સરસ્વતી સંદર્ભ સાધનનો તમામ માટે નિર્દિષ્ટ ઉપલબ્ધ છે. કૂલ કરીને 1-866-260-2723 પર ક્રિયા કરો.

Hawaiian
Kūkua marauhi ma kāu ‘ōlelo i loa’a ‘ia. E keelepona i ka helu 1-866-260-2723.

Hindi
आप के लिए भाषा सहायता सेवाएं निश्चित उपलब्ध हैं। कृपया 1-866-260-2723 पर कॉल करें।

Hmong
Muaj cov kev tsohjas tso pub dawb rau koh. Thov hu rau 1-866-260-2723.

Ibo

Ilocano
Adda awan bayadna a serbisio para iti language assistance. Pangangaso tanawgarn 1-866-260-2723.

Indonesian

Italian
Sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-260-2723.

Japanese
無料の言語支援サービスをご利用いただけます。
1-866-260-2723 までお電話ください。

Karenc

Korean
연어 지원 서비스를 무료로 이용하실 수 있습니다。
1-866-260-2723 번으로 전화하십시오。

Kru- Bassa
Bot ba hola ni kobol mahop ngu aawo wogwii sa bo ye ha i nyu
yon. Sebel i msingi ini 1-866-260-2723.

Kurdish Sorani
\xd8\xa8\xdc\xd8\xa8\xdc\xd8\xa8\xdc
\xc4\xb6\xc4\xb6\xc4\xb6\xc4\xb6
\xe5\xe5\xe5\xe5\xe5\xe5
\xc0\xc0\xc0\xc0\xc0\xc0
\xc0\xc0\xc0\xc0\xc0\xc0
\xc0\xc0\xc0\xc0\xc0\xc0
\xc0\xc0\xc0\xc0\xc0\xc0

Laotian

SRA LAP 64 (6-18)
Marathi
वाहे कोणतीही सूचना आपल्यास वितरायला विनामुळे उपलब्ध आहे.
त्यासाठी 1-866-260-2723 या क्रमांकात संपर्क करा.

Marshallese

Micronesian- Palauan
Mie savas en mahsen ong komwi, seh isepe. Melau eker 1-866-260-2723.

Navajo

Nepali
भाषा सहयोगा सेवाहरू निर्देशक उपलब्ध छृ। कृपया 1-866-260-2723 भएको गरुहोस्।

Nilotic-Dinka
Kak e kuny ajuer e thok ati tine yin abac te ein weu yeke thiëcc. Yin cé 1-866-260-2723.

Norwegian

Pennsylvania Dutch

Persian-Farsi
خدمات امداد زیانی به طور رایگان در اختیار شما می باشد. لطفا با شماره 1-866-260-2723 تماس بگیرید.

Polish
Możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-866-260-2723.

Portuguese
Oferecemos serviço gratuito de assistência de idioma. Ligue para 1-866-260-2723.

Punjabi
ਭਾਸਾ ਸਹਾਇਕਾ ਲਿਖਤ ਦੇ ਵਾਲੇ ਭਾਸ਼ਾ ਦੀ ਸੁਵਿਚਾਰ ਚਾਹੁੰਦੇ ਵਾਲਿਆਂ ਲਈ 1-866-260-2723 ਉੱਤੇ ਕਲੱਕ ਵਾਲੇ।

Romanian
Vi se pun la dispoziție, în mod gratuit, servicii de traducere. Vă rugăm să sunați la 1-866-260-2723.

Russian
Языковые услуги предоставляются вам бесплатно. Звоните по телефону 1-866-260-2723.

Samoa- Fa’asamoa
O loo maua fesoasoani mo gagana mo o ce ma e le totoagi. Faamolemole telefoni le 1-866-260-2723.

Serbo- Croatian
Možete besplatno koristiti usluge prevodioca. Molimo razgovite 1-866-260-2723.

Somali
Adeegyada taageerada luqadda oo bilan qiimaha ahaan la heli karaan. Fadlan wac 1-866-260-2723.

Spanish
Hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-866-260-2723.

Sudanese- Fulfulde

Swahili
Huduma za msaada wa lugha zinapatikana kwa ajili yako bure. Tafadhali pigia simu 1-866-260-2723.

Syriac: Assyrian
1-866-260-2723 للحصول على مساعدة في اللغة.

Tagalog
Ang mga serbisyo ng tulong sa wika ay available para sa iyo ng walang bayad. Mangyaring tumawag sa 1-866-260-2723.

Telugu
భాషా సహాయ సేవలు గుండ్యే భాషలలో ఎందో విధానంలోను ఉంటాం. స్థాయిలో కలిగి 1-866-260-2723 లో ఎంచుక చేసుకోండి.

Thai
บริการภาษาสำหรับผู้พูดภาษาไทยที่ไม่ได้มีตัวหนังสือ อ่านได้โดยใช้โทรศัพท์ที่มีภาษาไทย 1-866-260-2733

Tongan- Fakatonga

Trukese (Chuukese)
En mei tongeni ainge aninisin e monti chon chiaakku, ese kamo. Kose mochen kopwe kokkori 1-866-260-2723.

Turkish
Dil yardımı hizmetleri size ücretsiz olarak sunulmaktadır. Lütfen 1-866-260-2723 numaranyi arayınız.

Ukrainian
Послуги переведіть надаються вам безкоштовно. Дзвоніть за номером 1-866-260-2723.

Urdu
زبان کے حوالے سے معاہدہ خدمات آپ کی لئی بدمللی ممکن است. بارے میں 2723-666-18 پر کونک مکمل کریں.

Vietnamese
Dịch vụ hỗ trợ ngôn ngữ, miễn phí, dành cho quý vị. Xin vui lòng gọi 1-866-260-2723.

Yiddish
תרשיש עלא חולות עידכון עייסなければ אידיש מיסים קאָנסך. יאַברע רבバン 1-866-260-2733.

Yoruba
Isẹ irinlọwọ ede ti o je ojẹ, wà fún o. Pe 1-866-260-2723.

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