2019–2020 Student Injury and Sickness Insurance Plan for George Mason University

Who is eligible to enroll?

All Domestic undergraduate and graduate students enrolled in 3 or more credit hours and PhD or Doctoral Program students enrolled in a doctoral program taking 1 credit hour are eligible to enroll in this insurance plan on a voluntary basis. Visiting faculty, OPT students and scholars on an F-1 or J-1 visa are eligible to enroll in this insurance plan on a voluntary basis. All INTO students and International students with a F1 or J1 visa status are automatically enrolled in this insurance plan at registration, unless proof of comparable coverage is furnished. Students taking online courses are eligible to enroll in this insurance plan.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student’s legal spouse or Domestic Partner and dependent children under 26 years of age. See the Definitions section of this Certificate for the specific requirements needed to meet Domestic Partner eligibility.

The student (Named Insured, as defined in this Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study and correspondence courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or 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 or a Domestic Partner who meets the specific requirements set forth in the Definitions section of this Certificate.
   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 this Certificate.

Dependent eligibility expires concurrently with that of the Named Insured.

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 costs, 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/gmu. This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2019-437-1. 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 1-866-364-4826 or customerservice@uhcsr.com.
Highlights of Coverage offered by UnitedHealthcare StudentResources

Coverage Dates and Plan Cost

<table>
<thead>
<tr>
<th>Rates</th>
<th>Annual 8-16-19 to 8-15-20</th>
<th>Spring 1-1-20 to 8-15-20</th>
<th>Summer 5-16-20 to 8-15-20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$2,754.00</td>
<td>$1,738.00</td>
<td>$737.00</td>
</tr>
<tr>
<td>Spouse</td>
<td>$2,694.00</td>
<td>$1,678.00</td>
<td>$677.00</td>
</tr>
<tr>
<td>One Child</td>
<td>$2,694.00</td>
<td>$1,678.00</td>
<td>$677.00</td>
</tr>
<tr>
<td>Two or More Children</td>
<td>$5,388.00</td>
<td>$3,356.00</td>
<td>$1,354.00</td>
</tr>
<tr>
<td>Spouse and Two or More Children</td>
<td>$8,082.00</td>
<td>$5,034.00</td>
<td>$2,031.00</td>
</tr>
</tbody>
</table>

NOTE: The amounts stated above include certain fees charged by the school you are receiving coverage through. Such fees may, for example, cover your school’s administrative costs associated with offering this health plan.

Other Coverage

Also available for George Mason University students is a UnitedHealthcare Insurance Company fully insured Dental plan. To enroll go to www.uhcsr.com/gmu.

Student Health Center Message

NOTE: Referrals from the student health service or other providers are not required in order to receive benefits under this Policy.

Highlights of the Student Injury and Sickness Insurance Plan Benefits

METALLIC LEVEL – GOLD WITH ACTUARIAL VALUE OF 84.880%

Preferred Providers: The Preferred Provider Network for this plan is UnitedHealthcare Choice Plus. Preferred Providers can be found using the following link: UHC Choice Plus

Student Health Center Benefits: 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: any services listed in the Schedule of Benefits. Policy Exclusions and Limitations do not apply.

<table>
<thead>
<tr>
<th>Overall Plan Maximum</th>
<th>Preferred Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$200 Per Insured Person, per Policy Year</td>
<td>$250 Per Insured Person, per Policy Year</td>
</tr>
<tr>
<td>Plan Deductible</td>
<td>The Plan Deductible does not apply to Routine Newborn Care, Outpatient Physiotherapy, Medical Emergency Expenses, Prescription Drugs, Consultant Physician Fees, Urgent Care Center, Routine Vision Exam and Pediatric Dental and Vision Services.</td>
<td>The Preferred Provider Deductible does not apply to the following benefits: Outpatient Physician's Visits, Preventive Care Services, Routine Physical Exam, Outpatient Mental Illness Treatment visits, and Substance Use Disorder Treatment visits.</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$6,350 Per Insured Person, Per Policy Year</td>
<td>There is no Out-of-Pocket Maximum for Out-of-Network benefits.</td>
</tr>
<tr>
<td></td>
<td>$12,700 For all Insureds in a Family, Per Policy Year</td>
<td></td>
</tr>
<tr>
<td>Coinsurance</td>
<td>80% of Preferred Allowance for Covered Medical Expenses</td>
<td>60% of Usual and Customary Charges for Covered Medical Expenses</td>
</tr>
</tbody>
</table>
### Prescription Drugs

*Mail order through UHCP at 2.5 times the retail Copay up to a 90 day supply.*

<table>
<thead>
<tr>
<th>Tier</th>
<th>Copay per prescription for Tier</th>
<th>Up to a 31-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$15</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>$40</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>$75</td>
<td></td>
</tr>
</tbody>
</table>

*75% of Usual and Customary Charges*

- $15 Copay per prescription for generic drugs
- $40 Copay per prescription for brand name drugs
- Up to a 31-day supply per prescription

### 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/ for a complete list of the services provided for specific age and risk groups.*

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage</th>
<th>Payment Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Emergency</td>
<td>$250 (The Copay will be waived if admitted to the Hospital.)</td>
<td>Usual and Customary Charges</td>
</tr>
<tr>
<td>Outpatient Physiotherapy</td>
<td>$35 (The Policy Deductible does not apply.)</td>
<td></td>
</tr>
</tbody>
</table>

### The following services have per Service Copays

*This list is not all inclusive. Please read the plan certificate for complete listing of Copays.*

- Medical Emergency: $250 (The Copay will be waived if admitted to the Hospital.)
- Outpatient Physiotherapy: $35 (The Policy Deductible does not apply.)

### 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, except as specifically provided in the Schedule of Benefits.
2. Addiction, such as:
   - Caffeine addiction.
   - Non-chemical addiction, such as: gambling, sexual, spending, shopping, working and religious.
   - Codependency.
4. Cosmetic procedures, except 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.
   - Correct a Congenital Condition that causes a functional impairment.
   - Correct significant deformities caused by congenital or developmental abnormalities, disease, trauma or previous therapeutic process in order to create a more normal appearance.
5. Custodial Care.
   - 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 use facilities for domiciliary or Custodial Care.
6. Dental treatment, except:
   - As provided in the Dental Treatment benefit.
   - As specifically provided in the Schedule of Benefits.
   This exclusion does not apply to benefits specifically provided in Pediatric Dental Services.
7. Elective Surgery or Elective Treatment.
8. Foot care for the following:
   - Flat foot conditions.
   - Supportive devices for the foot.
   - Subluxations of the foot.
   - Fallen arches.
   - Weak feet.
   - Chronic foot strain.
• Routine foot care including the care, cutting and removal of corns, calluses, toenails, and bunions (except capsular or bone surgery).
This exclusion does not apply to routine or preventive foot care for Insured Persons with diabetes. It also does not apply to an Insured Person with vascular disease.

9. Health spa or similar facilities. Strengthening programs.

10. 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.
• Benefits specifically provided in Benefits for Newborn Infant Hearing Screening.
• Benefits specifically provided in the Schedule of Benefits.

11. Hypnosis.

12. Immunizations for travel or work.

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


15. Lipectomy.

16. Prescription Drugs, services or supplies as follows:
• Therapeutic devices or appliances, including: 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.
• Products used for cosmetic purposes.
• Drugs used to treat or cure baldness. Anabolic steroids used for body building.
• Anorectics - drugs used for the purpose of weight control.
• Fertility agents, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, or Serophene.
• Growth hormones.
• Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.

17. Reproductive/Infertility services including but not limited to the following, except as specifically provided in the Policy:
• Procreative counseling.
• Genetic counseling and genetic testing, except as specifically provided in Genetic Testing.
• Cryopreservation of reproductive materials. Storage of reproductive materials.
• 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.
• Reversal of sterilization procedures, except for reversal of sterilization that was due to non-elective sterilization that resulted from Sickness or Injury.
• Impotence, organic or otherwise.

18. Research or examinations relating to research studies, or any treatment for which the patient or the patient’s representative must sign an informed consent document identifying the treatment in which the patient is to participate as a research study or clinical research study, except as specifically provided in the Benefits for Clinical Trials for Treatment Studies on Cancer.

This exclusion does not apply as follows:
• When due to a covered Injury or disease process.
• To benefits specifically provided in Pediatric Vision Services.
• To eyeglasses or contact lenses as described under Vision Correction in the Policy.
• To benefits specifically provided in the Schedule of Benefits.

20. Services provided normally without charge by the Health Service of the Policyholder. Services covered or provided by the student health fee.

21. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, or gynecomastia, except as specifically provided in the Policy.

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

23. 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).

Healthiest You: 24/7 Doctor Access

Starting on the effective date of your policy, you have 24/7 access to medical advice through HealthiestYou, a national telehealth service. By calling the toll-free number listed on the front of your medical ID card or visiting www.telehealth4students.com, you have access to board-certified physicians via phone and/or video, where permitted. This service is especially helpful for minor illnesses, such as allergies, sore throat, earache, pink eye, etc. Based on the condition being treated, the doctor can also prescribe certain medications, saving you a trip to the doctor’s office. Using HealthiestYou can save you money and time, while avoiding costly trips to a doctor’s office, urgent care facility, or emergency room. As an insured with StudentResources, there is no consultation fee for this service.* Every call with a HealthiestYou doctor is covered 100% during your policy period.

This service is meant to complement your Student Health Center. If possible, we encourage you to visit your SHC first before using this service.

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state.

*NurseLine and Student Assistance: 24/7 Access to Nurse and Counseling Support

Insureds have immediate access to nurse advice and counseling support 24 hours a day by calling the toll-free number listed on their medical ID card. NurseLine is staffed by both English and Spanish speaking Registered Nurses who can provide health information, support, and guidance on when to seek medical care. The Student Assistance Program coordinates services using a network of resources. Services available include financial and legal advice, as well as mediation. Counseling is also available by Licensed Clinicians who can provide insureds with someone to talk to when everyday issues become overwhelming. Translation services are available in over 170 languages for most services. Insureds also have access to LiveAndWorkWell.com where they can take health risk assessments, use health estimators to calculate things like their target heart rate and BMI, and participate in personalized self-help programs.

BetterHelp: 24/7 Online Counselor Access

Starting on the effective date of your policy, you have access to Psychologists (PhD / PsyD), Marriage and family therapists (LMFT), Clinical Social Workers (LCSW) and Licensed Professional Counselors (LPC) through BetterHelp, a national virtual counseling service. These professional licensed counselors will be available to you via ongoing text communications, live chat, phone, video or groupinars.

When you first visit the counseling website, you will be asked to complete a questionnaire that will request your UHCSR insurance information on your ID card, emergency contacts and your goals for accessing the service. The questionnaire will also ask you for counselor preferences (gender, specialty, etc.) to ensure you are matched with a practitioner that can help you meet your goals. Within 24 hour after completing the questionnaire, you will be contacted by a counselor to schedule an appointment and decide on a communication method that best suits your needs.

As an insured with StudentResources, there is no consultation fee for this service. Every communication with a BetterHelp counselor is covered 100% during your policy period.
This Summary Brochure is based on Policy #2019-437-1.

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. Of course, 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
Shërbitet e ndihmës në gjuhën e atmbërta e ofrohen fala. Ju lutemi telefononin në numrin 1-866-260-2723.

Amharic
አማርኛCHAAM XĂNAM Mătăl Xăm 1-866-260-2723

Arabic
تتوفر لدينا خدمات المساعدة اللغوية مجانية. تواصل معنا على الرقم 1-866-260-2723

Armenian
2қյ մատուարի եւ սարքավորումը գալով միջոցով: Միավորեք համակարգերը 1-866-260-2723 համար.

Bantu- Kirundi
Uronswa ku bantu servisi zatifye ku rwinko zo kugufasha. Utegereza guharamira 1-866-260-2723.

Bisayan- Visayan (Cebuano)
Magamit mimo ang mga serbisyo sa tabang sa lenggwahang nga walya bayad. Pulihug tawag sa 1-866-260-2723.

Bengali- Bangala
মন্ত্রণালয়ে অফিস কর্মীর সাহায্যে আপনার বিষয়টির পাশে পড়া যাবে। যখন 1-866-260-2723 থেকে কথা কথন।

Burmese
ထိုကြောင့် အသိပညာရေးမှ သင်ကြားခြင်း ရှိသော အချက်အလက်များကို ဖော်ပြပါသည်။ 1-866-260-2723 ဖွင့်လှစ်ပါ။

Cambodian- Mon-Khmer
អត្តការិតប្រការ នឹងបំពេញសំរួលបំប្លាហិតនថ្ងៃទី១៦-២៣ ខែមី ឆ្នាំ ២០២៣ ។

Cherokee
OSIIO'OHO NOLISHO HO'EET OA RGENO'TIO'IAT
HLEGORO D4GHT. IGGO DI DBWOM 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。

Choclaw
Chalha awumpu ish awumpul holovt tolshoh y-move peh pilja hq ch ai pilja hla. 1 paya 1-866-260-2723.

Cushite- Oromo
Tajaqilliwan gargaara afaamii kanfaltii malee siif jira. Maaloo karaa laqkoofaa bilbila 1-866-260-2723 bilbili.

Dutch
Tarblijstardendiensten zijn gratis voor u beschikbaar. Gelieve 1-866-260-2723 op te bellen.

French

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

German

Greek
Ως οργανισμός για ενημέρωσης ψηφίστες έχουμε διαθέσιμα δημόσια. Καλέστε το 1-866-260-2723.

Gujarati
સામાન્ય સેવાઓ તમારા માટે લિસ્ટિક ઉપલબ્ધ છે. પકડ લો 1-866-260-2723 પર કોઈ કોઈ.

Hawaiian
Kokua manuahi ma ka ‘olelo i lea’a ‘ia. Ele lepele i ka helu 1-866-260-2723.

Hindi
अप के लिए अप्त भाषायात सेवाएं हिंदी अक्षर उपलब्ध हैं। कृपया 1-866-260-2723 पर कॉल करें।

Hmong

Ibo

Ilocano
Adda awan bayadna a serbisio para iti language assistance. Pangungasim ta tawagam 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。

Karen
သိုင်းယှဉ်ပြိုင်ပွဲများကို ပြင်ဆင်သွားပါသည်။ 1-866-260-2723 ချင်သိမ်းပါ။

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

Kru- Bassa
Bot ba hola ni kobol mahop ngai waa gowei go ba ye hai i nyuu yon. Sebele i misingi ini 1-866-260-2723.

Kurdish Sorani
خزاستانیی کوردی زمانی رامینت بیشتر دنیا دومن. تکنیک از دست خواندن با پرکردز. زمرد 1-866-260-2723

Laotian
Mủnòvānngak xīngłowng xēn Folokh jīm jīm tängng fahk. Žānrōng bōngxbīng 1-866-260-2723.