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

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

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

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

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

**Preventive Care/Wellness Benefit**
- Covered up to the $100,000 aggregate policy maximum per policy year
  - Benefits include no co-pay or deductible for services performed at the campus Student Health Center or if not offered at a Student Health Center, an in-network provider
  - For services not performed at the Student Health Center, normal co-pays & coinsurance apply

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

Benefit details for the 2012-13 Plan can be found at [www.studentinsurance.com](http://www.studentinsurance.com).