

**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

- o \$ 709 per semester (the Plan is purchased by semester)
- o \$1,418 per year (this equates to \$118 per month)

Policy Year

- o Fall: August 1 - December 31
- o 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
  - o \$10 prescription co-pay at Student Health Center Pharmacy
  - o \$ 0 contraceptive co-pay at Student Health Center Pharmacy
- Outside pharmacy
  - o \$25 co-pay for generic drugs
  - o \$50 co-pay for formulary drugs
  - o \$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
  - o 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
  - o For services not performed at the Student Health Center, normal co-pays & coinsurance apply
  - o See Affordable Health Care Act (<http://www.healthcare.gov/prevention/index.html>)

Other Benefits

- Mental health benefit up to the \$100,000 policy maximum per policy year
  - o 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).