

Monumental Life Insurance Company: University of Rhode Island Student Injury and Sickness Plan
Coverage Period for Domestic Students/Dependents: 09/1/2013 – 08/31/2014
Coverage Period for International Students/Dependents: 08/15/2013 – 08/14/2014

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual | Plan Type: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.BollingerColleges.com/URI or by calling 1-866-267-0092.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$0 in network \ \$200 out of network per Policy Year. Does not apply to In-Network preventative and wellness services.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1 st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other deductibles for specific services?	Yes. See Schedule of Benefits in the plan brochure, available at www.BollingerColleges.com/URI	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
Is there an out-of-pocket limit on my expenses?	No.	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit ?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	Yes.	Coverage is limited to \$500,000 aggregate maximum per Policy Year. The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.
Does this plan use a network of providers ?	Yes. See www.FirstHealth.com or call 1-800-226-5116 for a list of participating providers.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist ?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about excluded services .

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- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
 - **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
 - The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
 - This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		In-Network Provider	Out of Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 co-pay/visit and 10% co-insurance	\$30 deductible/visit and 40% co-insurance	100% at University Health Services. Services that are normally provided without charge at the student health center are not covered. Out of network Deductible is in addition to the Policy Year Deductible.
	Specialist visit	\$20 co-pay/visit and 10% co-insurance	\$30 deductible/visit and 40% co-insurance	
	Other practitioner office visit	\$20 co-pay/visit and 10% co-insurance for chiropractor and acupuncture	\$30 deductible/visit and 40% co-insurance for chiropractor and acupuncture	
	Preventive care/screening/immunization	No charge	40% co-insurance	
If you have a test	Diagnostic test (x-ray, blood work)	10% co-insurance	40% co-insurance	100% at University Health Services.
	Imaging (CT/PET scans, MRIs)	10% co-insurance	40% co-insurance	

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If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.caremark.com .	Generic drugs	\$20 co-payment for generic / \$20 co-payment for brand name or specialty drugs, per prescription		\$0 co-pay for generic contraceptives
	Brand name /Specialty drugs			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% co-insurance	40% co-insurance	—————none—————
	Physician/surgeon fees	10% co-insurance	40% co-insurance	—————none—————
If you need immediate medical attention	Emergency room services	\$100 co-pay/visit and 10% co-insurance	\$100 deductible/visit and 40% co-insurance	Services that are normally provided without charge at the student health center are not covered. Co-pay waived, if Admitted. Medical Emergency covered at In Network deductibles, co-payments and co-insurance amounts
	Emergency medical transportation	10% co-insurance	20% co-insurance	Medical Emergency covered at In Network deductibles, co-payments and co-insurance amounts
	Urgent care	10% co-insurance	40% co-insurance	Services that are normally provided without charge at the student health center are not covered.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% co-insurance	40% co-insurance	—————none—————
	Physician/surgeon fee	10% co-insurance	40% co-insurance	—————none—————

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If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$20 co-pay per office visit and 10% co-insurance other outpatient services	\$30 Deductible per office visit and 40% co-insurance other outpatient services	Coverage is limited to 30 visits per Policy Year. Out of network Deductible is in addition to the Policy Year Deductible.
	Mental/Behavioral health inpatient services	10% co-insurance	40% co-insurance	Limited to 90 days per Policy year. Out of network Deductible is in addition to the Policy Year Deductible.
	Substance use disorder outpatient services	\$20 co-pay per office visit and 10% co-insurance other outpatient services	\$30 Deductible per office visit and 40% co-insurance other outpatient services	Coverage is limited to 30 hours per Policy Year. Out of network Deductible is in addition to the Policy Year Deductible.
	Substance use disorder inpatient services	10% co-insurance	40% co-insurance	Coverage is limited to 30 days per year. Detoxification benefits will be paid up to five occurrences or 30 days per Policy Year, whichever comes first
If you are pregnant	Prenatal and postnatal care	10% co-insurance	40% co-insurance	—————none—————
	Delivery and all inpatient services	10% co-insurance	40% co-insurance	—————none—————
If you need help recovering or have other special health needs	Home health care	10% co-insurance	40% co-insurance	Coverage is limited to one visit per day
	Rehabilitation services	10% co-insurance	40% co-insurance	Coverage is limited to one visit per day
	Habilitation services	10% co-insurance	40% co-insurance	Coverage is limited to one visit per day
	Skilled nursing care	10% co-insurance	40% co-insurance	Coverage is limited to one visit per day
	Durable medical equipment	10% co-insurance	40% co-insurance	Written prescription must be submitted with Claim
	Hospice service	10% co-insurance	40% co-insurance	—————none—————

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other [excluded services](#).)

- Cosmetic surgery
- Bariatric surgery
- Elective Surgery or treatment
- Eyeglasses
- Long-term care
- Private-duty nursing
- Routine foot care

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture (if prescribed for rehabilitation purposes)
- Chiropractic care
- Hearing aids
- Non-emergency care when traveling outside the U.S.
- Weight loss programs

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Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-866-267-0092. You may also contact your state insurance department at 1-877-881-6388 or e-mailing them at ra-in-consumer@pa.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: The Rhode Island Department of Insurance Regulation at <http://www.dbr.state.ri.us/divisions/insurance/> or call their hotline at (401) 462-9500.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*—————

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Coverage Examples

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** \$7,540
- **Plan pays** \$6,786
- **Patient pays** \$754

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$0
Co-pays	\$0
Co-insurance	\$754
Limits or exclusions	\$0
Total	\$754

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** \$5,400
- **Plan pays** \$4,248
- **Patient pays** \$1,152

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$4,100

Patient pays:

Deductibles	\$0
Co-pays	\$680
Co-insurance	\$472
Limits or exclusions	\$0
Total	\$1,152

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your

providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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