
 The Summary of Benefits and Coverage (SBC) document will help you choose a health **plan**. The SBC shows you how you and the **plan** would share the cost for covered health care services. **NOTE: Information about the cost of this **plan** (called the **premium**) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, www.studentplanscenter.com or by calling 1-800-756-3702. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$ 250 Coinsurance and copayments do not count toward the deductible .	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay.
Are there services covered before you meet your deductible ?	Yes. Preventive care and Prescription Drugs are covered before you meet your deductible	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No	You do not have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	\$ 7,900	The out-of-pocket limit is the most you could pay in a year for covered services
What is not included in the out-of-pocket limit ?	Premiums, balance-billed charges, health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit
Will you pay less if you use a network provider ?	Yes. See www.multiplan.com or call 1-800-678-7427 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No	You can see the specialist you choose without a referral .

 All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	One visit per day
	<u>Specialist</u> visit	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	One visit per day
	<u>Preventive care/screening/immunization</u>	No Charge	40% <u>Coinsurance</u>	Limited to those services required by the Affordable Care Act.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	---none---
	Imaging (CT/PET scans, MRIs)	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	---none---
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.studentplanscenter.com	Generic drugs	\$20 <u>Copay</u> /prescription	Not Covered	All prescriptions must be filled at a participating pharmacy.
	Preferred brand drugs	\$50 <u>Copay</u> /prescription	Not Covered	All prescriptions must be filled at a participating pharmacy.
	Non-preferred brand drugs	\$75 <u>Copay</u> /prescription	Not Covered	All prescriptions must be filled at a participating pharmacy.
	<u>Specialty drugs</u>	\$75 <u>Copay</u> /prescription	Not Covered	All prescriptions must be filled at a participating pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	---none---
	Physician/surgeon fees	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	One visit per day. If two or more surgical procedures are performed through the same incision or in immediate succession at the same operative session, We will pay a benefit equal to the benefit payable for the procedure with the highest benefit value.
If you need immediate medical attention	<u>Emergency room care</u>	20% <u>Coinsurance</u> ; \$100 <u>Copay</u> /visit	20% <u>Coinsurance</u> ; \$100 <u>Copay</u> /visit	---none---
	<u>Emergency medical transportation</u>	20% <u>Coinsurance</u>	20% <u>Coinsurance</u>	---none---

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Urgent care	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	One visit per day
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	---none---
	Physician/surgeon fees	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Physician: One visit per day. If two or more surgical procedures are performed through the same incision or in immediate succession at the same operative session, We will pay a benefit equal to the benefit payable for the procedure with the highest benefit value.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	---none---
	Inpatient services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	---none---
If you are pregnant	Office visits	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	One visit per day
	Childbirth/delivery professional services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	---none---
	Childbirth/delivery facility services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Up to 48 hours for normal vaginal delivery and 96 hours (not including the day of surgery) for a caesarean section delivery.
If you need help recovering or have other special health needs	Home health care	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	90 visits per Policy Year
	Rehabilitation services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	---none---
	Habilitation services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	---none---
	Skilled nursing care	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	90 days per Policy Year
	Durable medical equipment	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	---none---
	Hospice services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	---none---
If your child needs dental or eye care	Children's eye exam	No Charge	40% <u>Coinsurance</u>	Preventive Only. One exam per Policy Year.
	Children's glasses	No Charge	40% <u>Coinsurance</u>	One pair of prescribed frames and lenses per Policy Year.
	Children's dental check-up	No Charge	40% <u>Coinsurance</u>	Preventive Only. One dental exam every 6 months

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other [excluded services](#).)

- Bariatric surgery
- Cosmetic surgery, unless resulting directly from a Covered Injury that necessitates medical treatment within 24 hours of the Accident or results from Reconstructive Surgery
- Hearing aids, except as a result of a Covered Accidental Injury
- Infertility treatment
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Acupuncture
- Chiropractic care
- Dental care (Adult) only as a result of a Covered Accidental Injury; \$100 maximum per tooth, \$300 maximum per Policy Year
- Non-Emergency care when traveling outside the U.S., except there is no coverage (emergency or otherwise) for International Students in their Home Country.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Indiana Department of Insurance, 311 West Washington Street, Suite 300, Indianapolis, IN, 46204 or 1-800-622-4461 or <https://secure.in.gov/idoi/index.htm>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Indiana Department of Insurance, 311 West Washington Street, Suite 300, Indianapolis, IN, 46204 or 1-800-622-4461 or <https://secure.in.gov/idoi/index.htm>.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

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

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$250
■ Specialist Coinsurance	20%
■ Hospital (facility) Coinsurance	20%
■ Other Coinsurance	20%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,740
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$250
Copayments	\$40
Coinsurance	\$2500
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,850

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$250
■ Specialist Coinsurance	20%
■ Hospital (facility) Coinsurance	20%
■ Other Coinsurance	20%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,410
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$250
Copayments	\$740
Coinsurance	\$540
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$1590

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$250
■ Specialist Coinsurance	20%
■ Hospital (facility) Coinsurance	20%
■ Other Coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$250
Copayments	\$0
Coinsurance	\$330
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$580

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

The Student Health Insurance Plan is underwritten by National Guardian Life Insurance Company, **NBH-280 (2018) IN et al.** National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, AKA The Guardian or Guardian Life.