22PPOSB-1351-2

2022–2023 Student Health Insurance Plan for University of Illinois at Urbana-Champaign Graduate Plan

Who is eligible to enroll?

Graduate students of the University of Illinois who are taking credit hours are automatically enrolled in this Health Insurance Plan at registration, unless proof of comparable coverage is furnished.

Graduate students (as defined herein) of the University of Illinois who are enrolled, in attendance, and assessed all applicable fees are eligible for the Student Health Insurance Plan.

Dependents (as defined herein) of an Insured are also eligible provided application for coverage is made during Enrollment Periods detailed below.

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

The student (Named Insured, as defined in the Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online 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, Civil Union Partner or a Domestic Partner who meets the specific requirements set forth in the Definitions section of the 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 the Certificate.

Dependent eligibility expires concurrently with that of the Named Insured.

Enrollment Periods and Effective Dates

If an Insured Person, other than newborn, is an Inpatient in a healthcare facility on his/her Coverage Date, such person’s Coverage Date will be the date of discharge.

Students assessed the insurance fee are automatically enrolled in this insurance plan; the effective date will be the beginning "Semester Coverage Period" date for the appropriate semester as herein.

 NOTE: UnitedHealthcare reserves the right to adjust the terms of the policy (i) in the event of any changes in state regulatory authority; and (ii) if any benefits are required to be changed we will provide notification.”
Purchase of Insurance for spouse, civil union partner, Domestic Partner and/or children:

Dependent (spouse, Civil Union Partner, Domestic Partner and/or children) coverage must be applied for each semester during the Enrollment/Change period listed in the Important Dates and Deadlines section. Coverage shall take effect on the date of application and receipt of proper premium by UnitedHealthcare StudentResources, or the appropriate semester beginning date, whichever is later. Dependents insured for the prior semester will have no lapse in coverage provided application and premium is received by the appropriate semester deadline date.

Dependent coverage is available for Dependents of students who enroll in the Student Injury and Sickness Insurance Plan. Rates and enrollment information for Dependents can be found on-line at www.uhcsr.com/myaccount.

If both parents are Insured students, changing child coverage from one parent to the other will not result in a lapse in coverage so long as the application and premium are received by that semester's deadline date. If an individual ceases to be an eligible student but is the Dependent of an Insured student, enrollment for Dependent coverage will not result in a lapse in coverage so long as the application and premium are received by that semester's deadline date.

If an Insured student acquires a Dependent, through marriage, birth or adoption after the listed semester deadline dates, the Dependent is eligible for coverage on the date the Dependent was acquired so long as application and premium payment is made within thirty-one (31) days after the date the Dependent was acquired (if the 31-day period encompasses a change in semesters, premium will be required for both semesters in order for coverage to be retroactive to the date of the event).

Exemption

Exemption from the insurance fee is granted when a student provides evidence of other U.S. based health insurance coverage which has benefits equivalent to or better than the University Student Injury and Sickness Insurance Plan. The other coverage must be in effect on or before the first day of coverage of the University Student Injury and Sickness Insurance University Plan. Acceptable evidence is a schedule of benefits and a certificate of coverage.

To file for an Exemption students must complete the on-line Waiver request by going to www.si.illinois.edu, clicking on the tab that says "Forms", then click on the link that says "Waiver Form". Follow the prompts to complete the form and upload your insurance card to submit. For date and deadline information, refer to the 2022-2023 Important Dates and Deadlines section on page 4. Exemptions need be requested only once per Policy Year. Following approval of waiver, exemptions will be in effect for the current and subsequent semester(s) within the academic/Policy Year.

Reinstatement

Change of Status Students exempt from the Student Injury and Sickness Insurance Plan who want to be reinstated to the Plan may apply by providing proof of loss of other insurance; i.e., notice of termination of insurance from the insurance company or employer, within sixty-three (63) days of such loss of other insurance by bringing in documentation to the Student Insurance Office in Urbana. Coverage is effective on the date of application or date of termination of other insurance whichever is later. Student must be registered and eligible to be assessed fee.

Limited Enrollment Students requesting reinstatement more than 63 days after the loss of other insurance, or if no loss of other coverage has occurred, must apply during the Enrollment/Change period of a semester they are eligible for coverage. Student must be registered and eligible to be assessed fee. Proof of loss should be taken to the Student Health Insurance office.

Continuation of Coverage

Graduating Students

Graduating students may elect to continue coverage for themselves and for Insured Dependents for up to the 90 day continuation period. Please refer to the continuation privilege section found in the certificate of coverage for further details.

Application must be made and premium must be paid directly to UnitedHealthcare StudentResources and be received within 10 days after the expiration date of your student coverage. For further information on the Continuation privilege, please contact UnitedHealthcare StudentResources.
Extension of Coverage for Continuing Students

Students who are not registered during a given semester may elect to extend their coverage during that semester, provided they were registered and enrolled in the coverage during the previous semester, and are returning the following semester.

Termination of Insurance

The insurance of a student will terminate at 12:00 midnight (Central Standard Time) upon any of the following events, whichever shall first occur:

1. Failure to make premium payment.
2. Entry into the armed forces of any country. With respect to students, membership in the reserves with or without two consecutive full weeks of active training each year shall not be considered as entry into the armed forces.
3. Termination of membership in the class or classes eligible for insurance under this Plan:
   - With respect to students and Dependents, termination shall occur at the end of period for which premium has been paid. If premium for a specific semester is refunded, coverage for that semester is null and void.
   - With respect to Dependents, termination of membership shall occur upon ceasing to be a Dependent as defined.
   - With respect to Dependents reaching the limiting age, coverage will terminate on the first day of the next term.

Termination of a student’s insurance shall immediately terminate the Dependent’s insurance. The discontinuance of the plan shall immediately terminate all insurance hereunder. Such termination shall be without prejudice to any claim expense originating prior thereto. The discontinuance of any coverage provided hereunder shall immediately terminate the insurance of all Insured Persons with respect to the coverage discontinued except when the covered person is confined in the Hospital on the date coverage would otherwise terminate. In such cases, coverage will continue as described until date of discharge, but not more than ninety (90) days.

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 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/illinois. This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2022-1351-2. 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 1-888-224-4883 or customerservice@uhcsr.com.

Highlights of Coverage offered by UnitedHealthcare StudentResources

Coverage Dates and Plan Cost

<table>
<thead>
<tr>
<th>Rates</th>
<th>Fall 8-21-22 to 1-13-23</th>
<th>Spring 1-14-23 to 5-12-23</th>
<th>Summer 5-13-23 to 8-20-23</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$1,096.00</td>
<td>$896.00</td>
<td>$754.00</td>
</tr>
<tr>
<td>Spouse</td>
<td>$1,082.00</td>
<td>$882.00</td>
<td>$740.00</td>
</tr>
<tr>
<td>One Child</td>
<td>$1,082.00</td>
<td>$882.00</td>
<td>$740.00</td>
</tr>
<tr>
<td>Two or More Children</td>
<td>$2,164.00</td>
<td>$1,764.00</td>
<td>$1,480.00</td>
</tr>
<tr>
<td>Spouse and Two or More Children</td>
<td>$3,246.00</td>
<td>$2,646.00</td>
<td>$2,220.00</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.

The Insured Person must meet the eligibility requirements each time a premium payment is made. To avoid a lapse in coverage, the Insured Person’s premium must be received within 10 days for monthly premium payment Policies and 31 days for all other premium payment Policies after the coverage expiration date. It is the Insured Person’s responsibility to make timely premium payments to avoid a lapse in coverage.
Important dates or deadlines

Deadlines are the dates by which exemptions, limited enrollment reinstatements or enrollment of Dependents must be accomplished. Students who late register will be given 14 calendar days, from the date of registration, to complete exemptions and applications for Dependent coverage.

<table>
<thead>
<tr>
<th>Semester Coverage Periods:</th>
<th>Fall Semester</th>
<th>Spring Semester</th>
<th>Summer Session</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>08/21/2022 - 01/13/2023</td>
<td>01/14/2023 - 05/12/2023</td>
<td>05/13/2023 - 08/20/2023</td>
</tr>
<tr>
<td>Enrollment/ Change Period:</td>
<td>08/20/2022 – 10/01/2022</td>
<td>01/14/2023 - 02/25/2023</td>
<td>05/13/2023 - 06/24/2023</td>
</tr>
</tbody>
</table>

Dependents acquired through marriage, civil union or birth, including an adopted child, after the above deadline dates may be added for coverage provided application and proper premium is received within thirty-one (31) days after the date of marriage or birth (if the 31 day period encompasses a change in semester, premium will be required for both semesters in order for coverage to be retroactive to the date of the event).

Dependents of international students arriving in the United States after the semester deadline dates may be added for coverage provided application and proper premium is received within thirty-one (31) days of arrival in the United States.

Highlights of the Student Health Insurance Plan Benefits

METALLIC LEVEL – PLATINUM WITH ACTUARIAL VALUE OF 90.150%

<table>
<thead>
<tr>
<th>Preferred Providers:</th>
<th>UnitedHealthcare Options PPO Network of Hospitals and health care providers have agreed to accept special reimbursement rates for treatment rendered to Insureds; therefore, use of UnitedHealthcare Options PPO Network of Hospitals and health care providers may result in lower out of pocket expenses. Preferred Providers can be found using the following link: UHC Options PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Plan Maximum</td>
<td>There is no overall maximum dollar limit on the policy</td>
</tr>
<tr>
<td>Deductible</td>
<td>$150 Per Insured Person, per Policy Year</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any applicable benefit maximums. Refer to the plan certificate for details about how the Out-of-Pocket Maximum applies.</td>
</tr>
<tr>
<td></td>
<td>$1,800 Per Insured Person, Per Policy Year $3,600 For all Insureds in a Family, Per Policy Year</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.</td>
</tr>
<tr>
<td></td>
<td>80% of Allowed Amount for Covered Medical Expenses</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>UHCP Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy at 2.5 times the retail Copay up to a 90 day supply. No benefits outside of UnitedHealthcare Network Pharmacy. Prescriptions filled utilizing McKinley Health Center are subject to a $20 Copay per generic/$35 Copay per brand name.</td>
</tr>
<tr>
<td></td>
<td>$15 Copay for Tier 1 $30 Copay for Tier 2 $50 Copay for Tier 3 20% Coinsurance for Tier 4 Up to a 31-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP) Retail Network Pharmacy not subject to Deductible</td>
</tr>
<tr>
<td>Preventive Care Services</td>
<td>Including but not limited to: annual physicals, GYN exams, routine screenings</td>
</tr>
<tr>
<td></td>
<td>100% of Allowed Amount</td>
</tr>
</tbody>
</table>
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.

| The following services have per service Copays | Medical Emergency: $50 after Deductible |
| This list is not all inclusive. Please read the plan certificate for complete listing of Copays. | |

| Outpatient Mental Illness/Substance Use Disorder Treatment, except Medical Emergency and Prescription Drugs | Office Visits Allowed Amount after Deductible |
| | Other Outpatient Service: Allowed Amount after Deductible |

| 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, or resulting from; or b) treatment, services or supplies for, at, or related to any of the following:

1. Acupuncture.
2. Learning disabilities.
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.
   - Treat or correct Congenital Conditions.
5. Dental treatment, except:
   - As described under Dental Treatment in the Policy.
   This exclusion does not apply to benefits specifically provided in Pediatric Dental Services.
6. Elective Surgery or Elective Treatment.
7. Foot care for the following:
   - 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 preventive foot care for Insured Persons with diabetes.
8. Hearing examinations. Hearing aids, except as specifically provided for in the Policy. 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.
   - Cochlear hearing aids.
   - A bone anchored hearing aid for an Insured Person with: a) craniofacial anomalies whose abnormal or absent ear canals preclude the use of a wearable hearing aid; or b) hearing loss of sufficient severity that it would not be adequately remedied by a wearable hearing aid.
10. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation.
11. Injury sustained while:
   - Participating in any intercollegiate or professional sport, contest or competition.
   - Traveling to or from such sport, contest or competition as a participant.
   - Participating in any practice or conditioning program for such sport, contest or competition.
12. Participation in a riot or civil disorder. Any loss to which a contributing cause was the Insured’s commission of or attempt to commit a felony or to which a contributing cause was the Insured being engaged in an illegal occupation.
13. Prescription Drugs, services or supplies as follows:
   - Therapeutic devices or appliances, including: hypodermic needles, syringes, 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 or sexual enhancement drugs, such as Parlodol, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra.
• Growth hormones, except when a Medical Necessity.
• Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.

14. Reproductive services for the following:
• Procreative counseling.
• Genetic counseling and genetic testing.
• Cryopreservation of reproductive materials and storage of reproductive materials, except as specifically provided in the Policy.
• Premarital examinations.
• Impotence, organic or otherwise.
• Reversal of sterilization procedures.

15. Routine eye examinations. Eyeglasses. Contact lenses. Prescriptions or fitting of eyeglasses or contact lenses. This exclusion does not apply as follows:
• When due to a covered Injury or disease process.
• To benefits specifically provided in Pediatric Vision Services.

16. Routine Newborn Infant Care and well-baby nursery and related Physician charge, except as specifically provided in the Policy.

17. Preventive care services which are not specifically provided in the Policy, including:
• Routine physical examinations and routine testing.
• Preventive testing or treatment.
• Screening exams or testing in the absence of Injury or Sickness.

18. Skeletal irregularities of one or both jaws, including orthognathia and mandibular retrognathia, except for treatment of temporomandibular joint dysfunction and craniomandibular disorders.

19. Speech therapy, except as specifically provided in the Policy.

20. Stand-alone multi-disciplinary smoking cessation programs. These are programs that usually include health care providers specializing in smoking cessation and may include a psychologist, social worker or other licensed or certified professional.

21. Supplies, except as specifically provided in the Policy.

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

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

24. 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).

25. Weight management. Weight reduction. Nutrition programs. Treatment for obesity (except surgery for morbid obesity). Surgery for removal of excess skin or fat. This exclusion does not apply to benefits specifically provided in the Policy.

UnitedHealthcare Global: Global Emergency Services

If you are a student insured with this insurance plan, you and your insured spouse, Domestic Partner or Civil Union Partner and insured minor child(ren) are eligible for UnitedHealthcare Global Emergency Services. The requirements to receive these services are as follows:

International Students, insured spouse, Domestic Partner or Civil Union Partner and insured minor child(ren): you are eligible to receive UnitedHealthcare Global services worldwide, except in your home country.

Domestic Students, insured spouse, Domestic Partner or Civil Union Partner and insured minor child(ren): you are eligible for UnitedHealthcare Global services when 100 miles or more away from your campus address or 100 miles or more away from your permanent home address or while participating in a Study Abroad program.
The Assistance and Evacuation Benefits and related services are not meant to be used in lieu of or replace local emergency services such as an ambulance requested through emergency 911 telephone assistance. All services must be arranged and provided by UnitedHealthcare Global; any services not arranged by UnitedHealthcare Global will not be considered for payment. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center. UnitedHealthcare Global will then take the appropriate action to assist you and monitor your care until the situation is resolved.

Key Assistance Benefits include:
- Emergency Evacuation
- Dispatch of Doctors/Specialists
- Medical Repatriation
- Transportation After Stabilization
- Transportation to Join a Hospitalized Insured Person
- Return of Minor Children
- Repatriation of Remains

Also includes additional assistance services to support your medical needs while away from home or campus. Check your certificate of coverage for details, descriptions and program exclusions and limitations.

To access services please refer to the phone number on your ID Card or access My Account and select My Benefits/Additional Benefits/UHC Global Emergency Services.

When calling the UnitedHealthcare Global Operations Center, please be prepared to provide:
- Caller's name, telephone and (if possible) fax number, and relationship to the patient;
- Patient's name, age, sex, and UnitedHealthcare Global ID Number as listed on the back of your Medical ID Card
- Description of the patient's condition;
- Name, location, and telephone number of hospital, if applicable;
- Name and telephone number of the attending physician; and
- Information of where the physician can be immediately reached.

All medical expenses related to hospitalization and treatment costs incurred should be submitted to UnitedHealthcare Insurance Company for consideration and are subject to all Policy benefits, provisions, limitations, and exclusions. All assistance and evacuation benefits and related services must be arranged and provided by UnitedHealthcare Global. Claims for reimbursement of services not provided by UnitedHealthcare Global will not be accepted. A full description of the benefits, services, exclusions and limitations may be found in your certificate of coverage.

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**Highlights of Services offered by UnitedHealthcare StudentResources**

**Healthiest You: 24/7 Doctor Access**

Starting on the effective date of your coverage under the student insurance plan, you have 24/7 access to medical advice through HealthiestYou, a national telehealth service.* By visiting [www.telehealth4students.com](http://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. You can learn more about this benefit and how to use it in My Account.

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

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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.

*Available to Insured students and their covered Dependents; age restrictions may apply. If you call prior to the effective date of your coverage under the insurance plan, you will be charged a service fee before being connected to a board-certified physician.

**HealthiestYou: Virtual Counselor Access**

Starting on the effective date of your coverage under the student insurance plan, you have access to mental health providers through a national virtual counseling service.* Psychiatrists, psychologists and licensed therapists are available to you through a variety of communication methods, including phone and video.

When you sign up, you’ll complete a questionnaire, choose your provider and select a date and time for your appointment. Appointments are available 7 days a week. Visits are secure, discreet and confidential, and you have ongoing support with the same provider.

As an insured with StudentResources, there is no consultation fee for this service. Every communication with a provider is covered 100% during your policy period.

*Available to Insured students and their covered Dependent; age restrictions may apply, depending on your state.

**24/7 StudentAssist**

Insureds have immediate access to the Student Assistance Program, a service that coordinates care using a network of resources. Services available include:

- 24/7 Crisis Support – access to trained master's level specialists, 24/7/365, who provide in-the-moment support and consultation.
- Financial and Legal Advice - financial services are provided by licensed CPA's and Certified Financial Planners who offer consultations on issues such as financial planning, credit and collection issues, home buying and renting and more. Legal Services are provided by fully credentialed attorneys with at least 5 years of experience practicing law.
- Mediation services - available to help resolve family-related disputes, including but not limited to separation, child custody, child support, divorce property and debt division, etc.
- Living Well Portal – access to liveanworkwell.com where insureds can participate in personalized self-help programs and find information on many helpful resources.
- CollegeLife – direct access to experts on the Optum team and through referrals to a broad spectrum of pre-screened and qualified convenience resources.
- Sanvello – access to an evidence-based mobile care solution created by clinical experts that allows insureds to access on-demand help for stress, anxiety, and depression.

Translation services are available in over 170 languages for most services. More information about these services is available by logging into My Account at www.uhcsr.com/MyAccount under Additional Benefits.

This Summary Brochure is based on Policy #2022-1351-2.

**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.

"Benefits are pending state approval but match the 2021-2022 policy benefits. If any benefits are required to be changed we will provide notification.”

**NOTE:** UnitedHealthcare reserves the right to adjust the terms of the policy (i) in the event of any changes in federal, state or other applicable legislation or regulation; (ii) in the event of any changes in Plan design required by the applicable state regulatory authority; and (iii) as otherwise permitted in our policy.
NON-DISCRIMINATION NOTICE

UnitedHealthcare StudentResources 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.
We 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 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.


Amharic የክህ እርInTheDocument ከፌት የሚሰራ ቀን ከፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰራ ቀኝ ከፋፋፋ የሚሰռ

Arabic تتوفر لك خدمات المساعدة اللغوية مجانية، اتصل على الرقم 1-866-260-2723.

Armenian քեզ դմերսիք եք սպառնալով լուրն ու ուղղանկյուն հանձնելու դիմարկից: Երաշխանք իմ գրավում է 1-866-260-2723 համագրությունը.


Bengali- Bangla যোগাযোগ : ভাষা সহায়তা পরিষেবা আপনি বিভাগের সাথে পরিচয় নিন। এটি করে নিন 1-866-260-2723-এবং কথা কথন।

Burmese ကြိုးများ ရှိနေသော စိတ်ကူးယှဉ်များမှ စက်မှုပြောပြီ သတင်းများဆိုင်သည်။ 1-866-260-2723 မှ အထောက်အကူပြုရန်။

Cambodian- Mon-Khmer មាន​សេវាកម្ម​ជីវកម្ម​ផ្សេងៗ​នៃ​សេវាកម្ម​បរិច្ឆេទ​នេះ​ដែល​អរក្តី respective​ of​ the​ available​ services 1-866-260-2723 ។

Cherokee ოორული ჩინური ნიდერ რუგლი და ოორული დიდები 1-866-260-2723.

Chinese 您可以免费申请语音援助服务。请致电 1-866-260-2723。

Chocotaw Chahta anumpa ish anumpuii okumy toshlhi yv impilla hq ci aple hinla. I paya 1-866-260-2723.


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

French Des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-260-2723.


Greek Οι υπηρεσίες γλωσσικής βοήθειας σας διατίθενται δωρεάν. Καλέστε το 1-866-260-2723.

Gujarati શાસ્ત્ર સમાચાર સેવાઓ તમામ માટે હેલ્પ કાર્યક્રમ છે. કૂટક કરીને 1-866-260-2723 પર ક્રમ કરો.

Hawaiian Kūkua manuahi ma kau ‘olelo i loa’a ‘ia. E keelepona i ka helu 1-866-260-2723.

Hindi आप के लिए भाषा सहायता सेवाएं शुल्क अनुपस्थित हैं। कृपया 1-866-260-2723 पर कॉल करें।

Hmong Muaj cov kev tchais lus pub dawb rau koj. Thov hu rau 1-866-260-2723.


Ilocano Adda awan bayadna a serbisio para iti language assistance. Pangangaasim ta tawagam 1-866-260-2723.

Indonesian Layanan bantuan bahasa bebas biaya tersedia untuk Anda. Harap hubungi 1-866-260-2723.

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 ժույթավորեք իրենց երազի և տեղեկացություն ունենալու համար 1-866-260-2723 Էջ համար

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

Kru- Bassa Bot ba hola ni kobol mahop ngai waa wogui wa bo ye ha i nyuu yon. Sebel i nisinga ini 1-866-260-2723.

Kurdish Sorani خۆزەکانکۆی زۆرمەزی زەماییانی یەکەیەوەی بەبەکەیت دەکەییە. لەکەیەوەی بەکەیت بە زۆرمەزی 1-866-260-2723.

Laotian 附加语言援助服务可免费提供。该服务时段为 1-866-260-2723.
Marathi
भाषेवाच ज्ञातील सुविधा आपल्या विनामूल्य उपलब्ध आहे.
त्यासाठी 1-866-260-2723 या क्रमांकावर संपर्क करा.

Marshallese

Micronesian- Pohnpeian
Mie sawas en melsen ong komwi, soh isepe. Melau eker 1-866-260-2723.

Navajo
Ssad bee áka’ee yeed bee áka’i nid’weyigi t’áa ji’ik’eeh bee nich’i bee ná’ahvoot’. T’áa shqo’di kohjí’ 1-866-260-2723 hodóñiín.

Nepali
भाषा सहायता सेवाहरु निःशुल्क उपलब्ध छ। कृपया 1-866-260-2723 मा कल गृहमा सुनिश्चित करेन।

Nilotic-Dinka

Norwegian

Pennsylvania Dutch

Persian-Farsi
خدمات امامی آنلاین به طور رایگان در اختیار شما می باشد، اطلاع رابط شما به
1-866-260-2723

Polish
Możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoni pod numer 1-866-260-2723.

Portuguese
Oferemos serviço gratuito de assistência de idioma. Ligue para o 1-866-260-2723.

Punjabi
ਧਾਰਨ ਨਾਲ ਤਹਾਨਗ ਦੀਆਂ ਹੁਣ ਵਿਸ਼ਲੇਸ਼ ਵਧਾਇਆ ਵਿਚਾਰ ਵਧਾਇਆ
1-866-260-2723 'ੇ ਪੈਟ ਵਧਾਇਆ।

Romanian
Vi se pun la dispoziție, în mod gratuit, servicii de traducere. Vă rugăm să sunați la 1-866-260-2723.

Russian
Языковые услуги предоставляются вам бесплатно. Звоните по телефону 1-866-260-2723.

Samoan- Fa’asamoana
O loo maau faisaoamo mo gagana mo oe ma e le totoiga.
Faamaleomole telefoni le 1-866-260-2723.

Serbo-Croatian

Somali
Adeegyada taageerada luqadda oo bilaash ah ayaa la heli karaa.
Fadlan wac 1-866-260-2723.

Spanish
Hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-866-260-2723.

Sudanese- Fulfulde

Swahili
Huduma za msaada wa lugha zinapatikana kwa ajili yako bure.
Tafadhali piga simu 1-866-260-2723.

Syriac- Assyrian
عربية 1-866-260-2723

Tagalog
Ang mga serbisyo ng tulong sa wika ay available para sa iyo ng walong bayad. Mangyaring tumawag sa 1-866-260-2723.

Telugu
ఉపాధి రాశి వివిధ సంస్తల సంఖ్యలలో కిందులో కల్పించిన కంటిర్ములు.
చేసి 1-866-260-2723 కా చేసి చేసి పోయినా.

Thai
มีบริการความช่วยเหลือภาษาในต่างประเทศที่คุณไม่สามารถขอความช่วย
เหลือนอกไปรษณีย์ทั่วประเทศและสหราชอาณาจักร.
1-866-260-2733

Tongan- Fakatonga
‘Oka ‘i ai pē ‘a e ñëvesi ki he lea’ ke tokoní kiate koe pea ‘oku ‘atë ia ma’au ‘o ‘ikai ha totongí. Këtkë ‘o tā ki he
1-866-260-2723.

Trukese (Chuukese)
En mei tongeni anigenis emon chon chiakku, ese kumo.
Kose mochen kopwe kokkiri 1-866-260-2723.

Turkish
Dil yardımı hizmetleri size ücretsiz olarak sunulmaktadır. Lütfen
1-866-260-2723 numarayını arayınız.

Ukrainian
Посулии перекладу надаються вам безкоштовно. Джовнуй за номером 1-866-260-2723.

Urdu
زبان کی ہوئے میں معنوی خدمات آپ کی لئی بالاعجاز، دستیاب ہیں.
براءہ سیرالینڈ 260-666-1-866-260-2723

Vietnamese
Dịch vụ hỗ trợ ngôn ngữ, miễn phí, dành cho quý vị. Xin vui lòng gọi 1-866-260-2723.

Yiddish
טָאָשָאָך טָאָשָאָך טָאָשָאָך טָאָשָאָך טָאָשָאָ� טָאָשָאָך טָאָשָאָך טָאָשָאָך טָאָשָאָך טָאָשָאָ� טָאָשָאָך טָאָשָאָך
1-866-260-2723

Yoruba