

Changes in the Student Health Insurance Plan for 2013-2014

- Off-campus in-network visits to Primary Care Provides (PCP), specialists and any radiology or advanced radiology (MRI, CT, CAT scans, etc) facility will require payment of the office visit co-pay only: \$20 for PCP; \$40 for specialists and radiology appointments. No deductible or coinsurance will be required. At all other Independent Testing Facilities, the deductible and coinsurance as well as the specialty copay will apply.
- Subject to Florida Blue review, UHS may request waiver of the ER co-pay for ER visits at the highest acuity where the patient is not admitted to the hospital. The deductible and coinsurance still apply.
- Emergency Room (ER) co-pay is increasing from \$200/visit to \$350/visit.
- In-network deductible is increasing from \$250/person/year to \$600/person/year.
- Out-of-network deductible is increasing from \$500/person/year to \$1200/person/year.
- Policy for cancelation of the plan is changing. Students will be able to request cancelation of or a change to the plan within 30 days following the beginning of coverage. Previous policy required the student to request any change to or cancelation of coverage within the 30 days following the date the plan was selected.
- The insurance database is being restructured to be more user-friendly.

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PLAN BENEFIT	2013-2014
Physician Office Services (In-Network Only)	In-Network \$20 PCP/\$40 Specialist copay only No Deductible or Coinsurance
Individual Deductible (DED)	\$600 In-Network per person \$1200 Out-of-Network per person
Emergency Room Copay	Waive copay if admitted or true emergency If non-emergency \$350 copay + In-Network deductible + coinsurance
Radiology Tests	Waive Deductible at Independent Diagnostic Testing Facility (IDTF) or Office for Radiology & Advanced Radiology (MRI/CT)