

Student Injury and Sickness Insurance Plan for Rogers State University

2011-2012



Rogers State University is pleased to offer an Injury and Sickness Insurance Plan underwritten by UnitedHealthcare Insurance Company. All registered undergraduate students taking 9 credit hours are eligible on a voluntary basis. Eligible Dependents of enrolled students may participate in the plan on a voluntary basis.

Highlights of the Coverage and Services offered by UnitedHealthcare StudentResources are:

- Covered medical expenses are payable to a maximum benefit of \$50,000 per each Injury or Sickness.
- Benefits are payable up to 80% of Usual and Customary Charges with a \$50 deductible per each Injury or Sickness (all benefits are subject to satisfaction of the deductible, specific benefit limitations, maximums and copays as described in the policy)
- Prescription Drug Benefits are payable up to 50% of Usual and Customary Charges with a \$350 maximum per policy year.
- Coverage available for eligible dependents.
- Scholastic Emergency Services – Domestic Students are covered when 100 miles or more away from their campus or home address. International Students are covered worldwide except in their home country.
- MyAccount, available through www.UHCSR.com, allows insured students to check their claim status, search for network providers, print ID cards, enter accident details and view EOBs.
- Included with every policy, the UnitedHealth Allies® discount program provides 5% to 50% savings on dental and vision services, fitness clothing and equipment, and textbooks from McGraw-Hill Professional. The UnitedHealth Allies program is not insurance and is offered by UnitedHealth Allies, a UnitedHealth Group company.

This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy 2011-202478-74.

Please read the plan brochure to determine whether this plan is right for you before you enroll. The plan brochure provides details of the coverage including costs, benefits, exclusions, any reductions or limitations and the terms under which the policy may be continued in force. Copies of the brochure are available from the University, or may be viewed and downloaded at www.UHCSR.com.

If you have any questions, please contact Customer Service at 800-767-0700 or customerservice@uhcsr.com.

The Policy is a Non-Renewable One-Year Term Policy.

For online enrollment visit our website at www.UHCSR.com, click on "Find My School's Plan" link and follow the online instructions or call 800-767-0700

Rates	Annual	Fall	Spring/Summer
	8/1/11 - 7/31/12	8/1/11 - 12/31/11	1/1/12 - 7/31/12
Student	\$838	\$358	\$496
Spouse	\$2,305	\$986	\$1,366
Each Child	\$1,467	\$627	\$869

Pre-Existing Condition means: 1) the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the 12 months immediately prior to the Insured's Effective Date under the policy; or, 2) any condition which originates, is diagnosed, treated or recommended for treatment within the 12 months immediately prior to the Insured's Effective Date under the policy.

Exclusions and Limitations

No benefits will be paid for: a) loss or expense caused by, contributed to, or resulting from; or b) treatment, services or supplies for, at, or related to:

1. Acne; acupuncture; allergy, including allergy testing;
2. Addiction, such as: nicotine addiction and caffeine addiction; non-chemical addiction, such as: gambling, sexual, spending, shopping, working and religious; codependency;
3. Assistant Surgeon Fees;
4. Autistic disease of childhood, hyperkinetic syndromes, milieu therapy, learning disabilities, behavioral problems, parent-child problems, attention deficit disorder, conceptual handicap, developmental delay or disorder or mental retardation;
5. Biofeedback;
6. Chemotherapy, Radiation Therapy, Injections, except as specifically provided in the Benefits for Child Health Supervision Services;
7. Chronic pain disorders;
8. Circumcision;
9. Congenital conditions, except as specifically provided for a Newborn Infant or Adopted Child;

Exclusions and Limitations Continued

10. Cosmetic procedures, except cosmetic surgery required to correct an Injury for which benefits are otherwise payable under this policy or for newborn or adopted children; removal of warts, non-malignant moles and lesions;
 11. Custodial care; care provided in: rest homes, health resorts, homes for the aged, halfway houses, college infirmaries or places mainly for domiciliary or custodial care; extended care in treatment or substance abuse facilities for domiciliary or custodial care;
 12. Dental treatment, except for accidental Injury to Sound, Natural Teeth;
 13. Elective Surgery or Elective Treatment;
 14. Elective abortion;
 15. Eye examinations, eye refractions, eyeglasses, contact lenses, prescriptions or fitting of eyeglasses or contact lenses, vision correction surgery, or other treatment for visual defects and problems; except when due to a disease process;
 16. Foot care including: flat foot conditions, supportive devices for the foot, subluxations of the foot, care of corns, bunions (except capsular or bone surgery), calluses, toenails, fallen arches, weak feet, chronic foot strain, and symptomatic complaints of the feet;
 17. Health spa or similar facilities; strengthening programs;
 18. Hearing examinations or hearing aids; or other treatment for hearing defects and problems. "Hearing defects" means any physical defect of the ear which does or can impair normal hearing, apart from the disease process; except as specifically provided in the Benefits for Audiological Services and Hearing Aids for Children;
 19. Hirsutism; alopecia;
 20. Hypnosis;
 21. Immunizations, except as specifically provided in the Benefits for Child Health Supervision Services; preventive medicines or vaccines, except where required for treatment of a covered Injury;
 22. Injury caused by, contributed to, or resulting from the addiction to or use of alcohol, intoxicants, hallucinogenics, illegal drugs, or any drugs or medicines that are not taken in the recommended dosage or for the purpose prescribed by the Insured Person's Physician;
 23. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation;
 24. Injury sustained while (a) participating in any interscholastic, club, intercollegiate, or professional sport, contest or competition; (b) traveling to or from such sport, contest or competition as a participant; or (c) while participating in any practice or conditioning program for such sport, contest or competition;
 25. Investigational services;
 26. Lipectomy;
 27. Organ transplants, including organ donation;
 28. Outpatient Physiotherapy; except for a condition that required surgery or Hospital Confinement: 1) within the 30 days immediately preceding such Physiotherapy; or 2) within the 30 days immediately following the attending Physician's release for rehabilitation;
 29. Marital or family counseling;
 30. Participation in a riot or civil disorder; commission of or attempt to commit a felony; or fighting;
 31. Pre-existing Conditions, except for individuals who have been continuously insured under the school's student insurance policy for at least 12 consecutive months; The Pre-existing Condition exclusionary period will be reduced by the total number of months that the Insured provides documentation of continuous coverage under a prior health insurance policy which provided benefits similar to this policy;
 32. Prescription Drugs, services or supplies as follows:
 - a) 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 Benefits for Diabetes);
 - b) Birth control and/or contraceptives, oral or other, whether medication or device, regardless of intended use;
 - c) Immunization agents (except as specifically provided in the Benefits for Childhood Immunizations), biological sera, blood or blood products administered on an outpatient basis;
 - d) Drugs labeled, "Caution - limited by federal law to investigational use" or experimental drugs, except for Prescription Drugs and the Medically Necessary services associated with the administration of the Prescription Drug used for cancer treatment or the study of oncology that the off-label use of such Prescription Drug has not been approved by the Federal Food and Drug Administration for that indication in one of the standard reference compendia, as defined in paragraph (d) of Section 1-1401 of Title 63 of the Oklahoma Statutes;
 - e) Products used for cosmetic purposes;
 - f) Drugs used to treat or cure baldness; anabolic steroids used for body building;
 - g) Anorectics - drugs used for the purpose of weight control;
 - h) Fertility agents or sexual enhancement drugs, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra;
 - i) Growth hormones; or
 - j) Refills in excess of the number specified or dispensed after one (1) year of date of the prescription;
33. Reproductive/Infertility services including but not limited to: family planning; fertility tests; infertility (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception; premarital examinations; impotence, organic or otherwise; tubal ligation; vasectomy; sexual reassignment surgery; reversal of sterilization procedures;
 34. Research or examinations relating to research studies, or any treatment for which the patient or the patient's representative must sign an informed consent document identifying the treatment in which the patient is to participate as a research study or clinical research study;
 35. Routine Newborn Infant Care, well-baby nursery and related Physician charges in excess of 48 hours for vaginal delivery or 96 hours for cesarean delivery except as specifically provided in the Benefits for Maternity and Postpartum Care;
 36. Routine physical examinations and routine testing; preventive testing or treatment; screening exams or testing in the absence of Injury or Sickness; except as specifically provided in the policy;
 37. Services provided normally without charge by the Health Service of the Policyholder; or services covered or provided by the student health fee;
 38. Skeletal irregularities of one or both jaws, including orthognathia and mandibular retrognathia; temporomandibular joint dysfunction; deviated nasal septum, including submucous resection and/or other surgical correction thereof; nasal and sinus surgery;
 39. Skydiving, parachuting, hang gliding, glider flying, parasailing, sail planing, bungee jumping, or flight in any kind of aircraft, except while riding as a passenger on a regularly scheduled flight of a commercial airline;
 40. Sleep disorders;
 41. Speech therapy; naturopathic services;
 42. Suicide or attempted suicide while sane or insane (including drug overdose); or intentionally self-inflicted Injury;
 43. Supplies, except as specifically provided in the policy;
 44. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, or gynecomastia; except as specifically provided in the policy;
 45. Travel in or upon, sitting in or upon, alighting to or from, or working on or around any motorcycle or recreational vehicle including but not limiting to: two- or three-wheeled motor vehicle; four-wheeled all terrain vehicle (ATV); jet ski; ski cycle; or snowmobile, skiing, scuba diving, surfing, roller skating, riding in a rodeo;
 46. Treatment in a Government hospital, unless there is a legal obligation for the Insured Person to pay for such treatment;
 47. War or an act of war, declared or undeclared; while serving in the military forces or any auxiliary unit attached thereto. (a pro-rata premium will be refunded upon request for such period not covered); and
 48. Weight management, weight reduction, nutrition programs, treatment for obesity, surgery for removal of excess skin or fat, and treatment of eating disorders such as bulimia and anorexia. Exception: benefits will be provided for the treatment of dehydration and electrolyte imbalance associated with eating disorders.