HEALTH PLAN FOR UNC GREENSBORO STUDENTS | 2017-2018
The UNC System has selected Student Blue to provide you with quality health insurance coverage from Blue Cross and Blue Shield of North Carolina (Blue Cross NC). With Student Blue, you have low out-of-pocket costs and worldwide coverage.¹

All eligible students enrolled in the UNC System Colleges and Universities are required to have health insurance coverage. The UNC System endorses a cost-effective Student Health Insurance Plan (SHIP) that covers additional health care expenses not included in the Student Health Fee. This plan is administered by Blue Cross NC. Each semester the Student Health Insurance Premium is added to all eligible students’ University accounts. Eligible students must pay the premium and enroll, or complete the online waiver process with their own creditable insurance coverage before the deadline each semester. Once the waiver is verified and approved, the premium will be credited to the student’s account.

**Deadlines for Waive/Enroll/Renew**

**Fall Semester** 09/11/17

**Spring Semester** 01/31/18

---

### A HEALTHY PLAN

**for a successful future**

---

### Pending NC DOI Approval

#### 2017-2018 MEDICAL PLAN

<table>
<thead>
<tr>
<th>MEDICAL PLAN RATES²</th>
<th>Fall Semester Effective Dates</th>
<th>Spring Semester Effective Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Billed on a semester basis</td>
<td>08/01/17 — 12/31/17</td>
<td>01/01/18 — 07/31/18</td>
</tr>
<tr>
<td>Student</td>
<td>$1,270.00</td>
<td>$1,270.00</td>
</tr>
<tr>
<td>StudentBlue</td>
<td>If you visit your Student Health Center or doctor in the Student Blue network: (In-network provider)</td>
<td>If you visit a doctor NOT in the Student Blue network: (Out-of-network provider)</td>
</tr>
<tr>
<td>-------------</td>
<td>-------------------------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Policy year deductible</strong></td>
<td>$0 at Student Health Center $500 per insured member in-network</td>
<td>$500 per insured member</td>
</tr>
<tr>
<td><strong>Policy year out of pocket maximum</strong></td>
<td>$0 at Student Health Center $4,000 Individual</td>
<td>$8,000 Individual</td>
</tr>
<tr>
<td><strong>Office Visits</strong></td>
<td>Includes office surgery, X-rays and lab</td>
<td></td>
</tr>
<tr>
<td><strong>Preventative care</strong></td>
<td>Routine Examinations, Well-Child Care, Immunizations, Gynecological exams, cervical cancer screening, ovarian cancer screening, screening mammograms, colorectal screening, bone mass measurement, newborn hearing screening and prostate specific antigen tests (PSAs).</td>
<td>100% no deductible at both Student Health Center and in-network 70% after deductible</td>
</tr>
<tr>
<td><strong>Urgent care centers and emergency room</strong></td>
<td>Urgent care center (Copayment waived if referred to ER) Emergency room visit (Inpatient hospital benefits apply if admitted. If held for observation, outpatient benefits apply. See &quot;Inpatient and Outpatient Hospital Services&quot;).</td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient and outpatient hospital services</strong></td>
<td>80% after deductible</td>
<td>70% after deductible</td>
</tr>
<tr>
<td><strong>Prescription drugs</strong></td>
<td>Up to 30 day supply. 31-60 day supply is two copayments and 61-90 day supply is three copayments. Infertility, Weight Loss, and Sexual Dysfunction Drugs not covered by the plan.</td>
<td></td>
</tr>
<tr>
<td><strong>Mental health and substance abuse services</strong></td>
<td>Office visits: Inpatient/outpatient</td>
<td></td>
</tr>
<tr>
<td><strong>Vision care</strong></td>
<td>Preventive eye exam Diagnostic eye exam Lens and frame coverage. (Reimbursement up to the benefit period maximum of $200 for prescribed glasses—lenses and frames—and hard, soft or disposable contact lenses.)</td>
<td></td>
</tr>
<tr>
<td><strong>Other services</strong></td>
<td>Skilled Nursing Facility (60 days per Benefit Period), Home Health Care, Durable Medical Equipment and Hospice, Maternity (Maternity Delivery includes Prenatal and Post-delivery care), Transplants</td>
<td></td>
</tr>
</tbody>
</table>

Copayment + charge over in-network allowed amount

Office visits: $25 copayment, then 80% after deductible
Inpatient/outpatient: 80% after deductible

Preventive eye exam: 100%, no deductible
Diagnostic eye exam: $25 copayment, 80% after deductible

Diagnostic eye exam: $25 copayment, 70% after deductible
ENROLL or waive coverage today!

Open enrollment period ends 09/11/17

All students eligible for the UNC System Hard Waiver Plan MUST enroll or waive coverage during the open enrollment period. Students who are enrolled by default will receive a policy with limited abortion benefits. In order to select additional benefits, you must actively enroll or call the number on your ID to change policies prior to receiving services. No applications posted after September 11 will be accepted without a qualifying event. Please refer to the online Student Blue benefit booklet for a complete list of qualifying events, as well as eligibility requirements and benefits.

Deadlines for Waive/Enroll/Renew

Fall Semester 09/11/17
Spring Semester 01/31/18

VISIT studentbluenc.com/uncg

CONNECT @BCBSNCStudent

Deductibles, coinsurance, limitations and exclusions apply to this coverage. Further details of coverage, limitations and exclusions, and terms under which the policy can be continued in force will be provided in your benefit booklet. Policy Form UNCStd, 4/17.

What is Not Covered

The following are summaries of some of the coverage restrictions. A full explanation and listing of restrictions will be found in your benefit booklet, which can be found at studentbluenc.com/uncg. Your health benefit plan does not cover services, supplies, drugs or charges that are:

- Not medically necessary
- For injury or illness resulting from an act of war
- For personal hygiene and convenience items
- For inpatient admissions that are primarily for diagnostic studies
- For palliative or cosmetic foot care
- For investigative or experimental purposes
- For cosmetic services or cosmetic surgery including treatment of or surgery for gynecomastia
- For custodial care, domiciliary care or rest cures
- For reversal of sterilization
- For treatment of sexual dysfunction not related to organic disease
- For self-injectable drugs in the provider’s office

1 Covered in more than 200 countries and territories worldwide through BlueCard® program. Blue Cross and Blue Shield Association Internal Data: www.bcbs.com/already-a-member/coverage-home-and-away.html (Accessed May 2016).
2 Premium due for the mandatory hard waiver plan must be paid through the student’s UNC System school account.
3 Complete waiver requirements are available at studentbluenc.com/uncg.
4 ©, SM Marks of the Blue Cross and Blue Shield Association. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. Policy Form StdGrp 4/17, U9974, 6/17

ENROLL or waive coverage today!

Open enrollment period ends 09/11/17

All students eligible for the UNC System Hard Waiver Plan MUST enroll or waive coverage during the open enrollment period. Students who are enrolled by default will receive a policy with limited abortion benefits. In order to select additional benefits, you must actively enroll or call the number on your ID to change policies prior to receiving services. No applications posted after September 11 will be accepted without a qualifying event. Please refer to the online Student Blue benefit booklet for a complete list of qualifying events, as well as eligibility requirements and benefits.

Deadlines for Waive/Enroll/Renew

Fall Semester 09/11/17
Spring Semester 01/31/18

VISIT studentbluenc.com/uncg

CONNECT @BCBSNCStudent

Deductibles, coinsurance, limitations and exclusions apply to this coverage. Further details of coverage, limitations and exclusions, and terms under which the policy can be continued in force will be provided in your benefit booklet. Policy Form UNCStd, 4/17.

What is Not Covered

The following are summaries of some of the coverage restrictions. A full explanation and listing of restrictions will be found in your benefit booklet, which can be found at studentbluenc.com/uncg. Your health benefit plan does not cover services, supplies, drugs or charges that are:

- Not medically necessary
- For injury or illness resulting from an act of war
- For personal hygiene and convenience items
- For inpatient admissions that are primarily for diagnostic studies
- For palliative or cosmetic foot care
- For investigative or experimental purposes
- For cosmetic services or cosmetic surgery including treatment of or surgery for gynecomastia
- For custodial care, domiciliary care or rest cures
- For reversal of sterilization
- For treatment of sexual dysfunction not related to organic disease
- For self-injectable drugs in the provider’s office

1 Covered in more than 200 countries and territories worldwide through BlueCard® program. Blue Cross and Blue Shield Association Internal Data: www.bcbs.com/already-a-member/coverage-home-and-away.html (Accessed May 2016).
2 Premium due for the mandatory hard waiver plan must be paid through the student’s UNC System school account.
3 Complete waiver requirements are available at studentbluenc.com/uncg.
4 ©, SM Marks of the Blue Cross and Blue Shield Association. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. Policy Form StdGrp 4/17, U9974, 6/17
Non-Discrimination and Accessibility Notice

Discrimination is Against the Law

- Blue Cross and Blue Shield of North Carolina ("BCBSNC") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
- BCBSNC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

BCBSNC:
- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Customer Service 1-888-206-4697, TTY and TDD, call 1-800-442-7028.

If you believe that BCBSNC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

- BCBSNC, PO Box 2291, Durham, NC 27702, Attention: Civil Rights Coordinator- Privacy, Ethics & Corporate Policy Office, Telephone 919-765-1663, Fax 919-287-5613, TTY 1-888-291-1783 civilrightscoordinator@bcbsnc.com

- You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Civil Rights Coordinator - Privacy, Ethics & Corporate Policy Office is available to help you.


- This Notice and/or attachments may have important information about your application or coverage through BCBSNC. Look for key dates. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call Customer Service 1-888-206-4697.
ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-888-206-4697 (TTY: 1-800-442-7028).


注意：如果您講廣東話或普通話，您可以免費獲得語言援助服務。請致電 1-888-206-4697 （TTY 1-800-442-7028）。

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-888-206-4697（TTY: 1-800-442-7028）まで、お電話にてご連絡ください。