

Schedule of Benefits

BENEFIT	LIMIT - SELECT
Certificate period maximum	\$300,000 (participant) \$50,000 (spouse) \$50,000 (child)
Maximum benefit per injury or illness	\$300,000 (Participant) \$50,000 (Spouse) \$50,000 (Child)
Deductible	\$25 per injury or illness within the PPO outside the U.S. or student health center; otherwise \$50 per injury or illness
Coinsurance - claims incurred inside U.S.	Underwriters will pay 80% of the next \$5,000 of eligible expenses after deductible, then 100% to certificate period maximum. *For charges incurred within the PPO or at a Student Health Center, coinsurance will be waived
Coinsurance - claims incurred outside of U.S.	After the Deductible, Underwriters will pay 100% of Eligible Expenses to Certificate Period Maximum
Hospital room & board	Average semi-private room rate, including nursing services
Local ambulance	Up to \$750 per injury / illness if hospitalized as inpatient
Intensive care unit	Usual, reasonable, and customary charges
Hospital pre-certification penalty	50% of eligible medical expenses
Outpatient treatment	Usual, reasonable, and customary charges
Outpatient prescription drugs	50% of actual charge
Mental health disorders (Coverage includes drug abuse or alcohol abuse. Treatment must not be obtained at a student health center)	Outpatient or inpatient: 80% within the PPO, 60% out of network. Maximum 30 days of coverage.
Dental treatment due to accident	\$250 maximum per tooth; \$500 maximum per certificate period
Dental treatment to alleviate pain	\$100 maximum per certificate period. Not subject to deductible or coinsurance.
Pre-existing condition	180-day waiting period
Maternity care for a covered pregnancy	Usual, reasonable, and customary charges
Routine nursery care of newborn	\$750 maximum per certificate period
Therapeutic termination of pregnancy	\$500 maximum per certificate period
Physical therapy & chiropractic care	Maximum \$50 per day
Intercollegiate, interscholastic, intramural, or club sports	\$5,000 maximum per injury / illness Medical expenses only
Terrorism	\$50,000 maximum lifetime limit
Emergency medical evacuation (Not subject to deductible or coinsurance.)	Up to the certificate limit (participant) \$50,000 lifetime (spouse) \$50,000 lifetime (child)
Emergency reunion	\$5,000 lifetime maximum
Accidental death & dismemberment	Principal sum - lifetime maximum \$25,000 (participant) \$10,000 (spouse) \$ 5,000 (child)
Repatriation of remains	\$25,000 maximum (not subject to deductible or coinsurance)