



WASHINGTON STATE  
UNIVERSITY



## 2023-2024 Student Health Insurance Plan for Washington State University

### Who is eligible to enroll?

Graduate Student Assistants who are enrolled in 10 or more credit hours and who have an Assistantship stipend of at least 50% for an academic semester or more; and full time Research Fellows/Trainees who are paid a stipend of at least \$800 per month who are engaged in research similar to that of a Research Assistant will be automatically enrolled in the Plan by the University. Non appointed Graduate Students in WSU Health Science Colleges, including Medicine, Nursing, Pharmacy and Veterinary Medicine, are eligible to be enrolled in this insurance plan unless covered by other insurance.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse 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 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 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.

### 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](http://www.uhcsr.com). This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2023-312-1. 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 1-800-767-0700 or [customerservice@uhcsr.com](mailto:customerservice@uhcsr.com).

# Highlights of Coverage offered by UnitedHealthcare Student Resources

## Coverage Dates and Plan Cost

Rates	Fall 8-16-2023 to 12-31-2023	Spring/Summer 1-1-2024 to 8-15-2024
Student	\$992.00	\$1,640.00
Spouse	\$992.00	\$1,640.00
One Child	\$992.00	\$1,640.00
Two or More Children	\$1,985.00	\$3,279.00
Spouse and Two or More Children	\$2,977.00	\$4,919.00

## Highlights of the Student Health Insurance Plan Benefits

### METALLIC LEVEL – GOLD WITH ACTUARIAL VALUE OF 83.980%

**Preferred Providers:** The Preferred Provider Network for this plan is Choice. Preferred Providers can be found using the following link: [Choice](#)

**Student Health Center Benefits:** See Student Injury and Sickness Plan Certificate for specific eligibility and benefits Student Health Center.

	Preferred Providers	Out-of-Network Providers
<b>Overall Plan Maximum</b>	There is no overall maximum dollar limit on the policy	
<b>Plan Deductible</b>	\$500 Per Insured Person, per Policy Year	\$1,000 Per Insured Person, per Policy Year
<b>Out-of-Pocket Maximum</b> <i>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.</i>	\$5,000 Per Insured Person, Per Policy Year \$10,000 For all Insureds in a Family, Per Policy Year	
<b>Coinsurance</b> <i>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.</i>	80% of Allowed Amount for Covered Medical Expenses	60% of Allowed Amount for Covered Medical Expenses
<b>Prescription Drugs</b> <i>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.</i>	\$20 Copay for Tier 1 \$40 Copay for Tier 2 \$80 Copay for Tier 3 Up to a 31-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP) Retail Network Pharmacy not subject to Deductible	80% Coinsurance for generic drugs 70% Coinsurance for brand name drugs Up to a 31-day supply per prescription after Deductible
<b>Preventive Care Services</b> <i>Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No Deductible, Copays, or Coinsurance will be applied when the services are received from a Preferred Provider.</i>  <i>Please visit <a href="http://www.healthcare.gov/preventive-care-benefits/">www.healthcare.gov/preventive-care-benefits/</a> for a complete list of the services provided for specific age and risk groups.</i>	100% of Allowed Amount	100% of Allowed Amount

<p>The following services have per service Copays  <i>This list is not all inclusive. Please read the plan certificate for complete listing of Copays.</i></p>	<p>Physician's Visits: \$25 after Deductible          Medical Emergency: \$200 after Deductible          The Copay will be waived if admitted to the Hospital.</p>	<p>Physician's Visits: \$25 after Deductible          Medical Emergency: \$200 after Deductible          The Copay will be waived if admitted to the Hospital.</p>
<p>Outpatient Mental Illness/Substance Use Disorder Treatment, except Medical Emergency and Prescription Drugs</p>	<p>Office Visits: \$25 Copay per visit          80% of Allowed Amount after Deductible</p> <p>Other Outpatient Services:          80% of Allowed Amount after Deductible</p>	<p>Office Visits: \$25 Copay per visit          60% of Allowed Amount after Deductible</p> <p>Other Outpatient Services:          60% of Allowed Amount after Deductible</p>
<p>Pediatric Dental and Vision Benefits Refer to the plan certificate for details (age limits apply).</p>		

## 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 any of the following:

1. Addiction, such as:
  - Caffeine addiction.
  - Non-chemical addiction, such as: gambling, sexual, spending, shopping, working and religious.
  - Codependency.
2. Learning disabilities.  
 Benefits will be provided for the treatment of a Mental Disorder as described under Benefits for Mental Disorders or Substance Use Disorders in Section 7: Mandated Benefits.  
 Benefits will be provided for Neurodevelopmental Therapy as described under Neurodevelopment Therapy in Section 6: Medical Expense Benefits.
3. Biofeedback.
4. Circumcision.
5. Cosmetic procedures intended to alter or reshape normal structures of the body in order to change or improve appearance or alter or reshape normal structures of the body without significantly improving physiological function.
  - Cosmetic procedures to correct an Injury or treat a Sickness for which benefits are otherwise payable under the Policy will be paid the same as any other Sickness or Injury.
  - Cosmetic procedures to treat or correct a congenital anomaly will be paid the same as any other Sickness.
6. 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.
7. Dental treatment,
  - Benefits will be provided for accidental Injury to Sound, Natural Teeth as described under Dental Injury in Section 6: Medical Expense Benefits.
  - Benefits will be provided for additional covered Dental Treatment as described under Dental Treatment in Section 6: Medical Expense Benefits.
 Benefits will be provided for Pediatric Dental Services as described in Section 21: Pediatric Dental Services Benefits.
8. Elective Surgery or Elective Treatment.
9. Flight in any kind of aircraft. Injuries sustained while riding as a passenger on a regularly scheduled flight of a commercial airline will be covered the same as any other Injury.
10. Foot care for the following:
  - Supportive devices for the foot.
  - Routine foot care including the care, cutting and removal of corns, calluses and bunions (except capsular or bone surgery).
 Benefits will be provided for preventive foot care due to conditions associated with metabolic, neurologic, or peripheral vascular disease as described under Diabetes Services in Section 6: Medical Expense Benefits and as described under Benefits for Diabetes in Section 7: Mandated Benefits.
11. Genetic testing.  
 Benefits will be provided for Medically Necessary genetic testing and maternity related genetic testing as described under Maternity and Genetic Testing in Section 6: Medical Expense Benefits.
12. Health spa or similar facilities. Strengthening programs.
13. Hirsutism. Alopecia.
14. Hypnosis.

15. Immunizations. Preventive medicines or vaccines.  
Benefits will be provided for immunizations or preventive medicines or vaccines provided under the *United States Preventive Task Force* requirements or the *Health Resources and Services Administration (HRSA)* requirements as described under Preventive Care Services in Section 6: Medical Expense Benefits.
16. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation.
17. 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.
18. Investigational services.
19. Lipectomy.
20. Participation in a riot or civil disorder. Commission of or attempt to commit a felony.
21. Prescription Drugs, services or supplies as follows:
  - Therapeutic devices or appliances, including: support garments and other non-medical substances, regardless of intended use.  
Benefits will be provided for durable medical equipment as described under Durable Medical Equipment in Section 6: Medical Expense Benefits.
  - 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.
  - Growth hormones.
  - Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.
22. Reproductive services for the following:
  - Procreative counseling.
  - Genetic counseling and genetic testing.  
Benefits will be provided for Medically Necessary genetic testing and maternity related genetic testing as described under Maternity and Genetic Testing in Section 6: Medical Expense Benefits.
  - Cryopreservation of reproductive materials. Storage of reproductive materials.
  - Fertility tests.
  - Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception. Benefits will be provided for the diagnosis of the underlying cause of infertility as described under Infertility in Section 6: Medical Expense Benefits.
  - Premarital examinations.
  - Impotence, organic or otherwise.
  - Reversal of sterilization procedures.
23. 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.  
Benefits will be provided for treatment of approved clinical trials as described under Approved Clinical Trials in Section 6: Medical Expense Benefits.
24. Routine eye examinations. Eye refractions. Eyeglasses. Contact lenses. Prescriptions or fitting of eyeglasses or contact lenses. Vision correction surgery. Treatment for visual defects and problems.
  - Benefits will be provided for Medically Necessary eye examination services, vision correction surgery, or treatment for visual defects or problems when due to a covered Injury or disease process.
  - Benefits will be provided for Pediatric Vision Care Services as described in Section 22: Pediatric Vision Services Benefits.
  - Benefits will be provided for limited vision care supplies listed in the Schedule of Benefits.
25. Routine Newborn Infant Care and well-baby nursery and related Physician charge.  
Benefits will be provided for newborn care provided immediately after birth as described under Routine Newborn Care in Section 6: Medical Expense Benefits.
26. 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.
27. Services provided normally without charge by the Health Service of the Policyholder. Services covered or provided by the student health fee.
28. Skeletal irregularities of one or both jaws, including orthognathia and mandibular retrognathia.  
Benefits will be provided for orthognathic surgery due to temporomandibular joint disorder, Congenital Conditions, Injury and sleep apnea the same as any other Sickness or Injury.
29. Deviated nasal septum, including submucous resection and/or other surgical correction thereof.

30. Nasal and sinus surgery not related to the treatment of a covered Injury or treatment of chronic sinusitis.
31. Sleep disorders.  
Benefits will be provided the same as any other Sickness for orthognathic surgery due to sleep apnea.
32. Speech therapy.  
Benefits will be provided for speech therapy to restore or improve lost function due to an Injury or Sickness as described under Physiotherapy in Section 6: Medical Expense Benefits.  
Benefits will be provided for speech therapy provided in relation neurodevelopmental therapy as described under Neurodevelopmental Therapy in Section 6: Medical Expense Benefits.  
Benefits will be provided for speech therapy provided in conjunction with Habilitative Services the same as any other Sickness.
33. 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.
34. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, or gynecomastia. This exclusion does not apply to benefits specifically provided in Benefits for Gender Affirming Treatment.  
Benefits will be provided for breast surgery as described under Reconstructive Breast Surgery Following Mastectomy in Section 6: Medical Expense Benefits and as described under Benefits for Reconstructive Breast Surgery in Section 7: Mandated Benefits.
35. Treatment in a Government hospital, unless there is a legal obligation for the Insured Person to pay for such treatment.
36. 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).
37. Weight management. Weight reduction. Nutrition programs. Non-surgical treatment for obesity. Surgery for removal of excess skin or fat.  
Benefits will be provided for surgery related to morbid obesity.  
Benefits will be provided for obesity services as shown on the A & B list of preventive services as recommended by the *United States Preventive Task Force* as described under Preventive Care Services in Section 6: Medical Expense Benefits.

## UnitedHealthcare Global: Global Emergency Services

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

Domestic Students, insured spouse, Domestic 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.

## Highlights of Services offered by UnitedHealthcare Student Resources

### Healthiest You: 24/7 Doctor Access

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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 Student Resources, 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.

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

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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 Student Resources, 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

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Insureds have immediate access to StudentAssist, 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 Counseling – two 30 minute telephonic consultations with money coaches who offer consultations on issues such as financial planning, credit and collection issues, home buying and renting and more. Legal Services are provided by licensed state-specific attorneys. One 30 minute telephonic or face-to-face legal consultation per issue per year at no cost.
- Mediation services – one 30 minute telephonic or face-to-face consultation per issue per year 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 [liveandworkwell.com](http://liveandworkwell.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.
- Self Care – 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](http://www.uhcsr.com/MyAccount) under Additional Benefits.

This Summary Brochure is based on Policy #2023-312-1.

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.

## NON-DISCRIMINATION NOTICE

UnitedHealthcare Student Resources 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](mailto: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 believe that the Company 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 also file a grievance by writing my mail or by phone:

Washington State Office of the Insurance Commissioner  
P.O. Box 40255  
Olympia, WA 98504-0255  
Phone: 1-800-562-6900 or (360) 725-7080

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>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**Phone:** Toll-free **1-800-368-1019, 800-537-7697** (TDD)

**Mail:** U.S. Dept. of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

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.





