

The George Washington University 2007 – 2008 Student Health Insurance Plan Coverage Highlight Sheet

Welcome to The George Washington University! Outlined below is information regarding The Student Health Insurance Plan (SHIP) offered through The George Washington University. Please take a few moments to review this information and assess your health insurance needs.

Staying healthy is an important part of your success at The George Washington University.

Please be aware that many insurance plans that cover students adequately at home do not serve them as well when they are away from home; whether studying, traveling or vacationing. If you are considering other insurance plans, please use caution when you evaluate them. Without adequate coverage, unexpected medical expenses could alter your future.

Who is eligible?

All full-time and part-time students matriculated in a degree program at The George Washington University who are registered for the current Plan Period are eligible for coverage. Non-degree seeking students registered for at least 12 hours of academic credit in the current Plan Period are also eligible. Registrations of "Continuous Enrollment", dissertation/thesis guidance or continuing research in the current Plan Period qualify for the purpose of this Plan.

The George Washington University Student Health Insurance Plan is underwritten by UnitedHealthcare and administered by UnitedHealthcare Student Resources. The plan highlight summary on the reverse side is intended to assist you with your comparison of health insurance plans.

Q: What's my most affordable option when I need to seek medical treatment?

A: It is to your advantage to first seek treatment at the GW Student Health Service. Students' health care needs can best be satisfied when an organized system of health care providers,

like those at the GW Student Health Service (SHS), manages treatment.

*** Note: There is NO co-pay or deductible for any service rendered at GW SHS.** However, under this plan during GW Student Health Service hours of operation, students must obtain a referral for services within a 50 mile radius of the DC area or be subject to a \$200.00 annual deductible.

Q: Am I covered if I am away from The George Washington University?

A: Yes. You are covered anywhere in the world you travel under the GW Student Health Insurance Plan. If you plan to leave the country, call UnitedHealthcare Student Resources **(800) 767-0700 or (800) 237-0903** for details.

Q: When can I enroll?

A: Online enrollment will be available in July.

At www.uhcsr.com, students can review their policy details and rates, and then enroll. Enrollment forms are also available online to print and mail directly to the company. Brochures and enrollment forms are also available at GW orientations, graduate fairs, and at the GW SHS.

Policy Effective Dates	Annual * 8/22/07- 8/21/08	Semi-Annual* 8/22/07-2/22/08 2/22/08-8/21/08		Spring Semester 1/01/08- 8/21/08	Summer Only 5/01/08-8/21/08
Enrollment Deadline	10/15/07	10/15/07	3/08/08	2/01/08	6/01/08
Student	\$ 1,400	\$ 700	\$ 700	\$ 908	\$ 440
Spouse or Domestic Partner Only	\$ 4,178	\$2,089	\$2,089	\$ 2,694	\$ 1,302
Child(ren) Only	\$2,050	\$1,025	\$1,025	\$1,323	\$639

*The semi annual Plan is offered as a payment plan option to those students wishing to enroll for the full year. Students must re-enroll by 3/08/08 to avoid a break in coverage. Students that did not enroll in the Fall and wish to enroll in the Second Semi-Annual or Spring Semester may do so by enrolling during that enrollment period.

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The GW Student Health Insurance Plan coordinates care with the GW Student Health Service, which is staffed by physicians, nurse practitioners and physician assistants. For hours and information regarding the GW Student Health Service visit their website at: www.gwired.gwu.edu/shs.

Coverage under the GW Student Health Insurance Plan is available 24 hours, worldwide during summers and spring breaks. **This plan meets and exceeds the federal government requirements for student visas.**

2007-2008 New Plan Highlights

- No Plan Deductible if a referral is obtained from GW SHS **prior** to seeking specialist treatment.
- Prescription Drug benefit of \$1,500 Per Policy Year.
- The HPV vaccine is covered at 50% **when provided at the SHS only.**
- No co-pay or deductible for services provided by GW SHS.
- Continuation Option if you no longer meet the eligibility statement.
- Domestic Partners are now eligible to purchase the plan.
- No Pre-Existing Condition Exclusion.

Aggregate Maximum	\$100,000 (For Each Injury or Sickness)	
Policy Year Deductible	\$200 Deductible (Per Insured Person, Per Policy Year) <i>(Policy Deductible is waived for services rendered within a 50 mile radius of the DC area if a referral is obtained from GW SHS prior to seeking specialist treatment).</i>	
Annual Out-of-Pocket Limit	\$5,000 Per Insured Person, Per Policy Year for Preferred Providers and Out-of-Network.	
GW Student Health Services <i>All services provided at the GW Student Health Service are covered at 100% with no co-pays or plan Deductible. This includes prescription medication routinely dispensed at GW SHS, routine STD screening, the vaccine for Tetanus and Tdap (as treatment for an Injury or Sickness), and a yearly influenza vaccination when provided at the SHS only. The HPV Vaccine is covered at 50% when rendered at the SHS only. All routine labs sent to Quest Diagnostics from the GW SHS will be covered at 100% of the contracted charges with no co-pay or Deductible.</i>		
	Preferred Providers	Out of Network Providers
Inpatient Room & Board/Hospital Miscellaneous	80% of Preferred Allowance	60% of Usual and Customary
Outpatient Physician Visits	80% of Preferred Allowance after a \$30 co-pay	60% of Usual and Customary after a \$30 deductible
Medical Emergency <i>No Referral Required</i>	80% of Preferred Allowance	60% of Usual and Customary
Surgery Fees	80% of Preferred Allowance	60% of Usual and Customary
Diagnostic X-ray and Laboratory Services, \$30 co-pay/Deductible waived for radiology services provided by Washington Radiology when referred by GW SHS only.	80% of Preferred Allowance after a \$30 co-pay	60% of Usual and Customary after a \$30 deductible
Women's Health Benefit	100% of Preferred Allowance	100% of Usual and Customary
Prescription Drugs, includes contraceptives and medication to treat ADD or ADHD when filled at participating UnitedHealthcare Network Pharmacy.	100% of Preferred Allowance up to \$1,500 maximum Per Policy Year. Co-pays per prescription: \$20 co-pay – Tier I \$35 co-pay – Tier II	
Alcoholism and Substance Abuse Treatment	75% for visit 1 through 40, then 60% thereafter. Please refer to the brochure for a complete description of the benefits.	
Outpatient Mental Health	75% of contracted rate for visit 1 through 40, then 60% thereafter. Please refer to the brochure for a complete description of the benefits.	75% of usual and customary rate for visit 1 through 40, then 60% thereafter. Please refer to the brochure for a complete description of benefits.

This highlight sheet provides a brief summary of the Plan. For a complete Plan description, please view the 2007-08 Plan Brochure online at www.uhcsr.com. The Master Policy on file at the University contains all of the provisions, limitations, exclusions and qualifications of your insurance benefits, some of which may not be included in this Pamphlet or Brochure. The Master Policy is the contract and will govern and control the payment of benefits. For more details and a complete brochure with all of the plan benefits, provisions, exclusions, enrollment form and claim process, please visit the company's website at www.uhcsr.com or call 1-800-237-0903 or 1-800-767-0700. Please refer to Policy Number #2007-1066-1.