

California Northstate University



Presented by

McGrew & Maher Insurance Services, Inc.

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Slide 1 of 16

Highlight of Coverage and Services*



*This table provides a brief summary of benefits under the plan. Exclusions and limitations may apply. Please refer to plan documents for a full description.

	Preferred Providers	Out-of-Network Providers
Overall Plan Maximum	There is no overall maximum dollar limit on the policy	
Plan Deductible	\$250 per Insured Person, Per Policy Year	\$600 per Insured Person, Per Policy Year
Out-of-Pocket Maximum <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>	\$6,850 (Per Insured Person, Per Policy Year) \$13,700 (For all Insureds in a Family, Per Policy Year) \$15,000 (Per insured Person, Per Policy Year) Out of Network	
Coinsurance <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 Preferred Allowance for Covered Medical Expenses	60% of Usual and Customary Charges for Covered Medical Expenses
Prescription Drugs <i>Prescriptions must be filled at a UHHCP network pharmacy. Mail order through UHCP at 2.5 times the retail Copay up to a 90 day supply.</i>	\$25 Copay for Tier 1 \$45 Copay for Tier 2 \$60 Copay for Tier 3 up to a 31-day supply per prescription filled at a UnitedHealthcare Pharmacy	No Benefits

Highlight of Coverage and Services*



	Preferred Providers	Out-of-Network Providers
Preventive Care Services <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. Please see www.healthcare.gov for a complete list of the services provided for specific age and risk groups.</i>	Preferred Allowance	Usual and Customary Charges
The following services have per Service Copay <i>This list is not all inclusive. Please read the plan certificate for complete listing of Copays.</i>	Physician's Visits: \$25 Medical Emergency: \$150 Copay per visit	60% of Usual and Customary Medical Emergency: \$150 Copay per visit
UnitedHealthcare Global: Global Emergency Services	Domestic Students are eligible for UnitedHealthcare Global services when 100 miles or more away from your campus address and 100 miles or more away from your permanent home address. International students are covered worldwide except in their home country.	
Metallic Level - Gold	Network – UnitedHealthcare Choice Plus	

*This table provides a brief summary of benefits under the plan. Exclusions and limitations may apply. Please refer to plan documents for a full description.

Select Your School

The screenshot shows the First Student website interface. At the top, there is a navigation bar with "My Account" on the right and "Students", "Parents", "Administrators", "Contact", and "FAQ" in the center. The main content area features a large image of a young woman sitting cross-legged with a laptop. To the right of the image, the text reads "WELCOME TO YOUR STUDENT HEALTH PLAN" and "To Get Started". Below this, a prompt says "Please Select Your College Or University" above a dropdown menu. The dropdown menu is open, showing a list of schools. "California Northstate University" is highlighted with a blue bar and circled in red. Other schools listed include Cairn University, Allegheny College, Arcadia University, Arcadia University - Graduate Health Program, Averett University, Brenau University, Bryn Mawr College, Bryn Mawr College - Pre-Medical Program, Cedar Crest College, Cedarville University, Central Christian College, Clarkson University, College of Saint Elizabeth, College of St. Scholastica, Community College of Allegheny County (CCAC), and Concordia University Texas. At the bottom of the page, there are three promotional banners for "STUDENTS", "PARENTS", and "ADMINISTRATORS", each with a "Read More" button.

Waiving



To Waive the Insurance.....

← → ↻ https://www.firststudent.com/school_page/california-northstate-university/home-california-northstate-university/ ☆ | | |

FIRST STUDENT College Student Health Insurance California Northstate University My Account

[Students](#) [Parents](#) [Administrators](#) [Contact](#) [FAQ](#)

California Northstate University
Our Partner in Good Health

[Find a Doctor](#) [Certificates, Flyers & SBC](#) [Get an ID Card](#) [Customer Service](#)

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Student Tools
Enroll Now - Hard Waiver
Waive Your School's Insurance
Enrollment & Waiver FAQ
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Customer Service
Certificates, Flyers & SBC
Find a Doctor

Home

Welcome to the California Northstate University homepage. This page provides all of the tools you need to manage your student health insurance plan.

From here you can do everything from enrolling in your school's plan, set up a personal My Account to check your claim status, file medical claims, review the details of your plan or simply educate yourself on the basics of health insurance.

You can navigate easily through the site by selecting any of the links provided on the left hand side. If you are unable to find what you're looking for, please visit our **Customer Service Center**.

← → ↻ https://www.firststudent.com/school_detail/waive-your-schools-insurance-california-northstate-university/ ☆ | 🔍 | ⌵

- My Account
- Customer Service
- Certificates, Flyers & SBC
- Find a Doctor
- Forms
- Health Care 101
- Need an ID Card
- Prescription Drug Information
- Other Insurance Types**
- Enroll - Global Emergency Service
- Plan Enhancements**
- Telehealth Behavioral
- Travel Assistance, Evacuation & Repatriation
- Student Assistance Program
- Claims**
- Check Claim Status
- File a Prescription Claim
- File an Appeal

2019-2020 Waiver Information

- [Hard Waiver Student Eligibility](#)
- [Hard Waiver Student Waiver Instructions](#)
- [Open Enrollment Periods](#)
- [Qualifying Life Event](#)

Hard Waiver Student Eligibility

- All students enrolled at California Northstate University

Hard waiver students are required to have health insurance to attend California Northstate University. You must complete an on-line waiver (or enroll in the College's health insurance plan) by the deadlines below.

For those students who do not submit an approved waiver form before the deadline, you will be automatically charged and officially enrolled in the Student Health Insurance Plan. Once enrolled there are no refunds or cancellations. (Please note, automatic enrollment will occur AFTER the waiver deadline.)

Please Note: If you waive the insurance you will not be eligible to enroll until the following school year unless you experience a Qualifying Life Event.

Hard Waiver Student Waiver Instructions

Waiver Deadlines:

- Annual Waiver Deadline: **9/13/19**
- Spring/Summer Waiver Deadline: **2/8/20** (*New Incoming Students Only*)

Waive Now

Students who do not submit an approved waiver form before the deadline will be automatically charged and officially enrolled in the Student Health Insurance Plan. Once enrolled there are no refunds or cancellations. (**Please note:** automatic enrollment will occur AFTER the waiver deadline.)

After you verify that you are a hard waiver student and have other insurance you will need:

- Your current health insurance plan ID card,

Waiving



Waive Coverage

Step 1 - Student Validation

Hi There! Help us identify you.

*** Required**

Birthday

Month * Day * Year *

Please Select ▼ Please Select ▼ Please Select ▼

Student ID *

NEXT

Enrolling



To Enroll.....

← → ↻ https://www.firststudent.com/school_page/california-northstate-university/home-california-northstate-university/ ☆ | 👤 | ⋮

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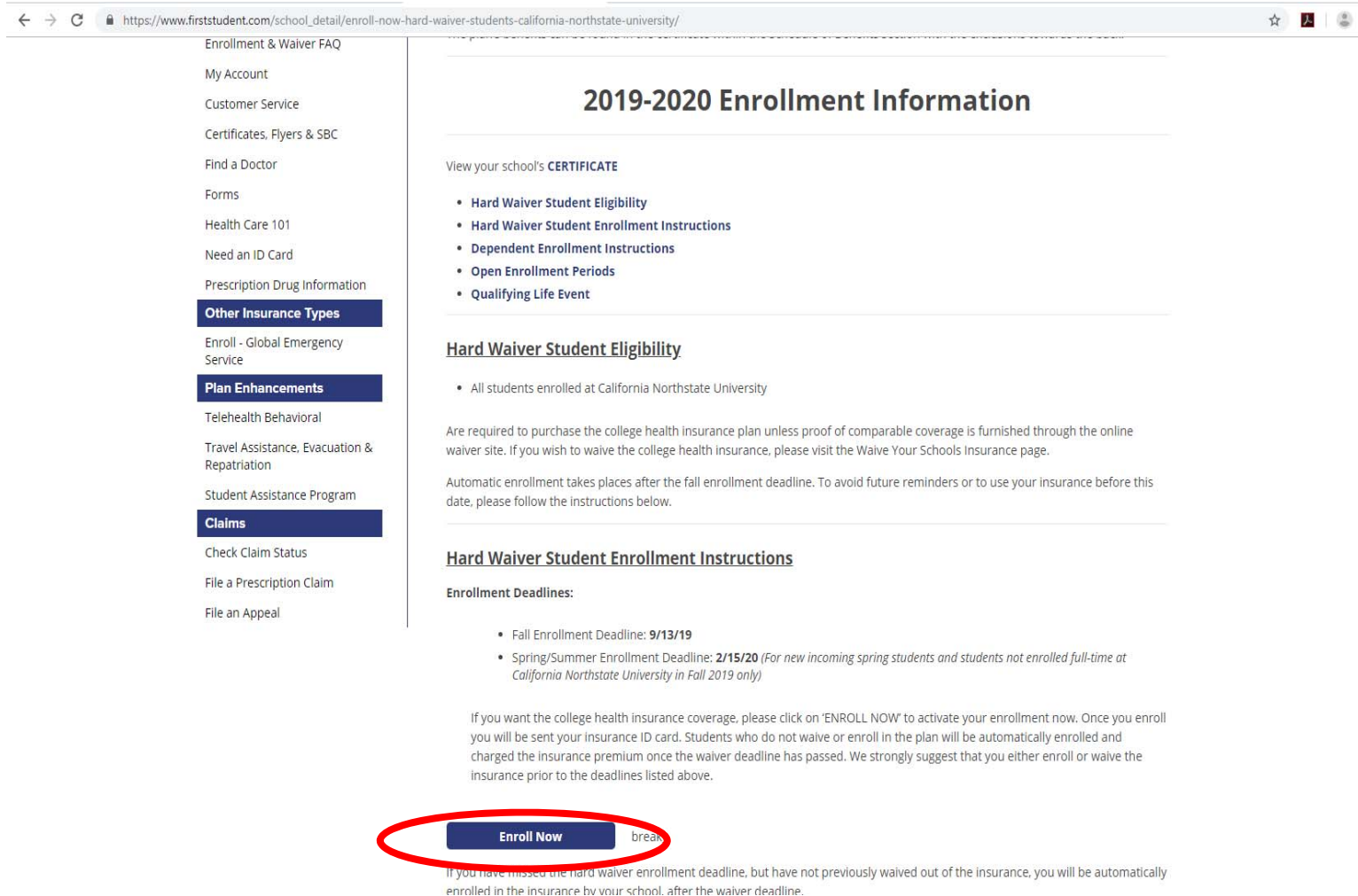
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From here you can do everything from enrolling in your school's plan, set up a personal My Account to check your claim status, file medical claims, review the details of your plan or simply educate yourself on the basics of health insurance.

You can navigate easily through the site by selecting any of the links provided on the left hand side. If you are unable to find what you're looking for, please visit our **Customer Service Center**.



The screenshot shows a web browser window with the URL https://www.firststudent.com/school_detail/enroll-now-hard-waiver-students-california-northstate-university/. The page title is "2019-2020 Enrollment Information". A left-hand navigation menu includes links such as "Enrollment & Waiver FAQ", "My Account", "Customer Service", "Certificates, Flyers & SBC", "Find a Doctor", "Forms", "Health Care 101", "Need an ID Card", "Prescription Drug Information", "Other Insurance Types", "Enroll - Global Emergency Service", "Plan Enhancements", "Telehealth Behavioral", "Travel Assistance, Evacuation & Repatriation", "Student Assistance Program", "Claims", "Check Claim Status", "File a Prescription Claim", and "File an Appeal". The main content area features a section titled "2019-2020 Enrollment Information" with a sub-section "View your school's CERTIFICATE" containing a bulleted list of links: "Hard Waiver Student Eligibility", "Hard Waiver Student Enrollment Instructions", "Dependent Enrollment Instructions", "Open Enrollment Periods", and "Qualifying Life Event". Below this is a section for "Hard Waiver Student Eligibility" which states that all students enrolled at California Northstate University are required to purchase the college health insurance plan unless proof of comparable coverage is provided. It also notes that automatic enrollment occurs after the fall enrollment deadline. A section for "Hard Waiver Student Enrollment Instructions" lists enrollment deadlines: Fall Enrollment Deadline: 9/13/19 and Spring/Summer Enrollment Deadline: 2/15/20 (for new incoming spring students and students not enrolled full-time at California Northstate University in Fall 2019 only). A paragraph explains that students who do not waive or enroll in the plan will be automatically enrolled and charged the insurance premium once the waiver deadline has passed. A blue "Enroll Now" button is circled in red. Below the button, a note states that if a student has missed the hard waiver enrollment deadline but has not previously waived out of the insurance, they will be automatically enrolled in the insurance by their school after the waiver deadline.

Enroll Now

Step 1 - Student Validation

Hi there! Tell us a little bit about yourself.

*** Required**

Birthday

Month * **Day *** **Year ***

Please Select ▼ Please Select ▼ Please Select ▼

Student ID *

NEXT

Premium Cost



Rates	Undergraduate - Annual 8/1/20 – 7/31/21	Graduate - Annual 8/1/20 – 7/31/21
Student	\$2,090.00	\$3,160.00
Spouse	\$2,090.00	\$3,160.00
One Child	\$2,090.00	\$3,160.00
Two or More Children	\$4,180.00	\$6,320.00
Spouse + Two or More Children	\$6,270.00	\$9,480.00

Customer Service



- For any general questions, please call 267-880-2300 or email us securely through our website at <https://www.firststudent.com/contact/>
- For any specific benefit questions, please call 1-800-505-4160.

ID CARD & My Account



• My Account & Getting your ID Card

• In today's digital world, you want quick, easy, and secure access to your health insurance information. With your *My Account* on www.firststudent.com, you have just that, 24 hours a day, seven days a week.

• One you've created your *My Account*, just log in with your user name and password at www.firststudent.com and begin to access your account online, at your own convenience.

- View coverage details
- View or print your ID card
- Review Message Center electronic notifications
- Check claim status and Explanations of Benefits (EOB)
- Review claims letters
- Update personal information
- Search for a preferred provider
- Provide other insurance information, accident details, or Personal Representative Appointment
- Provide tax information for IRS Form 1095-B

Insurance information and self-service features at your fingertips!

Creating your *My Account* is as Easy as 1-2-3!

1. Visit www.firststudent.com or download the UHCSR Mobile App from your preferred App Provider. Just search for UHCSR.
2. Follow the onscreen prompts-you'll need the email address we have on file for you, your school ID number, your 7-digit SR ID, located on your medical insurance ID card.
3. Select a user name and password. Your user name must contain 6-30 alphanumeric characters. Your password must have 8-12 characters and include at least three of the following: an uppercase character, a lowercase character, a numeric character (0-9), and a special character (e.g., *, ~, \$, etc.).

ID Card & My Account



← → ↻ https://www.firststudent.com/school_detail/my-account-california-northstate-university/



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Forms

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Prescription Drug Information

Other Insurance Types

My Account

Welcome to the My Account center! My Account is a secure website that will provide you with personalized benefits and health information.

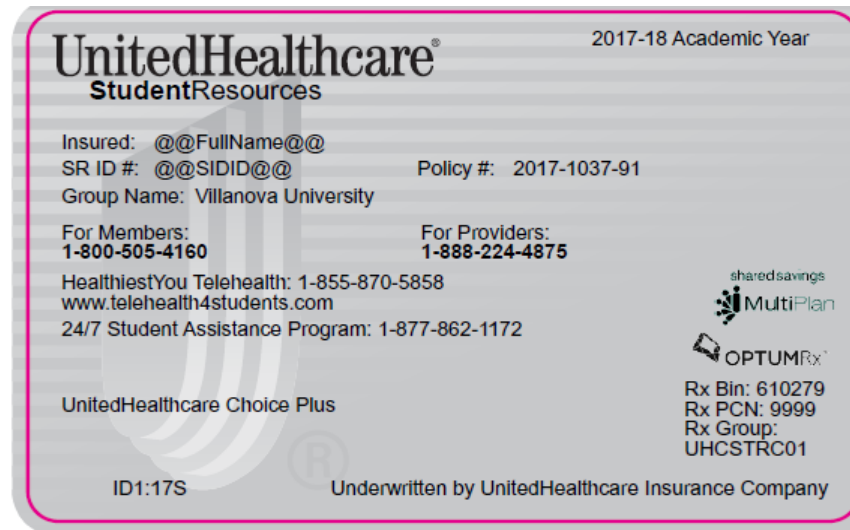
With My Account, you'll have 24/7 internet access to:

- Review Claims status, correspondence, and Explanation of Benefits (EOB)
- Request/print an ID card
- Enter accident details online
- Enter additional insurance information online

Log into My Account: Existing My Account users log in here. You can also look up your username or reset your password from here.

Create your My Account: You will be able to create your My Account 24-48 hours after your initial purchase of coverage. Be sure to use the email address you used to purchase coverage.

ID Card



Virtual Medical and Mental Health Care

Provides Additional Access to Care





Talk to a doctor
or therapist by
phone or video



UnitedHealthcare **StudentResources** and HealthiestYou have partnered together to provide 24/7 access to doctors and mental healthcare. All services are free for students covered under the UHCSR insurance plan. Services are available for all other students for a fee.



Download the app. Talk to a doctor or therapist today.

Download the app | Call 855-870-5858

HealthiestYou does not replace the primary care physician. HealthiestYou does not guarantee that a prescription will be written. HealthiestYou operates subject to state regulation and may not be available in certain states. HealthiestYou does not prescribe DEA-controlled substances, non-therapeutic drugs, and certain other drugs that may be harmful because of their potential for abuse. HealthiestYou physicians reserve the right to deny care for potential misuse of services.



From the HealthiestYou app, you can:

General Medical

Talk to a licensed doctor 24/7 by phone or video from anywhere

\$0 for UHCSR students

\$40 for non-UHCSR students

Mental Health

Choose a therapist and schedule an appointment by phone or video

(7 a.m. to 9 p.m.)

Therapist

\$0 for UHCSR student

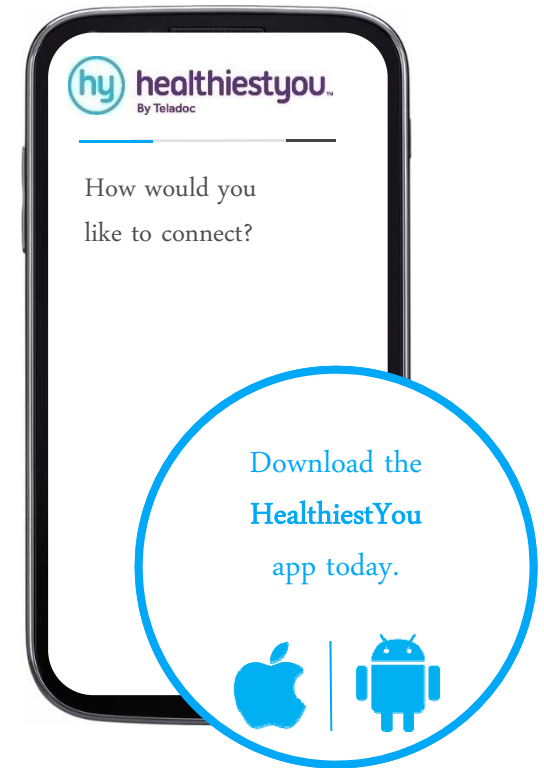
\$85 for non-UHCSR student

Psychiatrist

\$0 for UHCSR student

\$200 for non-UHCSR students' first visit

\$95 for non-UHCSR students' ongoing visits



Download the app. Talk to a doctor or therapist today.

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HealthiestYou does not replace the primary care physician. HealthiestYou does not guarantee that a prescription will be written. HealthiestYou operates subject to state regulation and may not be available in certain states. HealthiestYou does not prescribe DEA-controlled substances, non-therapeutic drugs, and certain other drugs that may be harmful because of their potential for abuse. HealthiestYou physicians reserve the right to deny care for potential misuse of services.



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