

**University of Illinois
Summary of the Student Health Program
per Semester for Fall 2005**

	UIUC UNDERGRAD	UIUC GRAD	UIC UNDERGRAD & GRAD	UIS UNDERGRAD & GRAD
The student health insurance fee combined with the student health fee provide funding for health care programs tailored to meet the needs of the students at the individual campuses. The recommended per semester student health service fee effective Fall 2005 is \$97 for Chicago students, \$188 for Urbana students and \$22 for Springfield students. Generally, the student health care programs at Chicago, Springfield, and Urbana cover hospital room and board, miscellaneous hospital expenses (including x-rays), surgical expenses, physician expenses (in and outpatient), and ambulance. The following is a brief summary of the student health programs. The programs are detailed in the student handbook.				
Co-payments on Hospitalization	The Insurance pays 80% of the first \$10,000; then 100%.	The Insurance pays 80% of the first \$5,000; then 100%.	100% of UI hospital & 100% of other hospital emergencies	Two provider options - 80% of negotiated PPO rate and 50% out-of-network.
Outpatient Expenses	The Insurance has a \$200 deductible; then pays 80% of U&C charges. Fully covered at McKinley Hospital by Health Service Fee.	The Insurance has a \$200 deductible; then pays 80% of U&C charges. Fully covered at McKinley Hospital by Health Service Fee.	At UIC & emergency care provider 100% less \$10 office visit copay 100% of out-patient hospital expenses	The insurance pays 80% in-network up to \$1,000 of expenses incurred under the basic benefit, then provides another \$49,000 of coverage under major medical
Maximum Plan Limit	\$200,000 per occurrence	\$1 million lifetime	\$500,000 lifetime	\$50,000 per loss
Maximum out-of-pocket	80/20 Insurance. Student pays 20% of covered expenses for subject to a \$10,000 per year cap, and then carrier pays 100%.	80/20 Insurance. Student pays 20% of covered expenses subject to a \$1,800 per year cap, and then carrier pays 100%.	N/A	80/50 Insurance. Student pays 20% in-network or 50% out-of-network for accidents. A scheduled benefit applies to illnesses.
Outpatient Prescription	Not covered by the Insurance. Health Service Fee has a formulary & McKinley Hospital dispenses medicines. Included beginning FY06 is a discount RX care for spouse/dependents	Not covered by the Insurance. Health Service Fee has a formulary & McKinley Hospital dispenses medicines. Included beginning FY06 is a discount RX care for spouse/dependents	\$20 for brand name prescriptions when a generic is available & \$10 for generic or brand name prescriptions when a generic is not available. The maximum coverage is \$2,500 per year.	\$200 per semester. Student pays \$10 co-pay per prescription. Prescription Drug Card with a benefit of \$500.
Dental Benefit	Provides dental surgery benefits at 80% of U&C for the removal of both partial bony and complete bony impacted wisdom teeth.	Within the PPO network, cleanings are free and cavities/extractions covered at 80%. Out-of-network, two cleanings per year are covered at 10%; fillings and extractions covered at 30%, up to \$750 maximum per year.	UHP Dental includes a free annual exam and x-rays within network	N/A
Eyecare Benefit	N/A	One free annual comprehensive eye exam and discounts on products.	UHP Vision includes free annual complete eye exam within network	Discounted prices on eyecare services and eyewear products through Vision One participating providers.