

University of Illinois at Springfield Summary of Student Health Programs Fall 2020-2021

Schedule of Benefits	UIS Undergrad & Grad
Aggregate Maximum Benefit	No lifetime limits on essential health benefits
Psychiatric and Substance Abuse Benefit	80% of Allowable Amount
Routine Care for Students (physical examinations)	Included
In-patient Hospitalization	In Network Provider - 80% Covered after \$100 Copayment of Allowable Amount (Deductible waived). Out-of-Network - 50% after \$100 Copayment of Allowable
Outpatient Physician's Benefits	In-Network Provider-80% of Allowable Amount Out-of-Network Provider-50% of Allowable Amount
Outpatient Student Deductible	\$400 per policy year
Student Out-of-Pocket Maximum (Annual, includes deductible)	\$6,850 Annual Deductible and Applicable Copayment
Student Outpatient Prescription	\$10 Copayment-Generic-\$30 Copayment- Brand-Name-\$60 Copayment Non- Preferred. After copayment paid at 100% of Allowable Amount when using a contracted (w Prime Therapeutics) pharmacy. Paid at 50% of Allowable when using a non- contracted pharmacy
Pregnancy Expense Benefits	Included-80% of Allowable Amount
Preventative Well Child Visits	Annual Healthcare Exams and Annual Wellness and Physical Exams, including ACA-required immunizations at no cost per recommendations pertaining to child/adolescent and adult
Outpatient Diagnostics including CT Scans & MRI	Included-80% of Allowable Amount
Mammography Benefit	Included-100% (Deductible waived)
Colorectal and Prostate Cancer Test Coverage	Included-100% (Deductible waived)
Gender Reassignment Surgery	Included-80% of Allowable Amount
Diabetes Benefit, including Equipment, Supplies, and Self- Management Training	Included
Pediatric dental and vision	Included
No pre-existing conditions exclusion	Included
Continuation Feature	Graduating students may elect to extend coverage for an additional three months following fall semester or by one summer followed by the three months following spring semester, if they were covered the prior semester
Notes:	80% of Allowable Amount after \$50 Copayment. Copayment waived if Insured is admitted
The student health insurance fee, in addition to the student health fee, combine to provide comprehensive health care programs to meet the needs of the students at the individual campuses. In addition, UIS have varying levels of dental and vision benefits, including discounts on exams. Specific details are provided in plan booklets.	