

**University of Illinois
Summary of Student Health Programs
Fall 2008**

Schedule of Benefits	UIUC Undergrad Student	UIUC Graduate Student	UIC Undergrad & Grad	UIS Undergrad & Grad*
Aggregate Maximum Benefit	\$200,000 each injury or sickness	\$1 million lifetime	\$500,000 lifetime	\$75,000 per accident or illness
Psychiatric and Substance Abuse Benefit	\$20,000 Lifetime - inpatient and outpatient	\$100,000 Lifetime - inpatient and outpatient	100% covered with \$100 per day inpatient \$20/per visit outpatient co-payment	80% of the preferred allowance for PPO; 50% of U&C for non-PPO subject to daily maximums
Routine Care for Students (physical examinations)	Provided at McKinley Health Center	Provided at McKinley Health Center	Included	Covered in certain instances at Campus Health Service
In-patient Hospitalization	\$100 deductible and then 80% of the first \$10,000, then 100%	80% of the first \$5,000, then 100%. The student's maximum out-of-pocket is \$1,800	100% covered	80% of the preferred allowance for PPO; 50% of U&C for non-PPO subject to daily maximums
Outpatient Physician's Benefits	80% of Usual and Customary. Fully covered at McKinley Health Center for physician's visits through the Health Service Fee	80% of Usual and Customary. Fully covered at McKinley Health Center for physician's visits through the Health Service Fee	100% covered with \$10/visit co-payment	80% in-network up to \$1,000 of expenses incurred under the basic benefit, and then an additional \$74,000 under major medical
Outpatient Student Deductible	\$150 per policy year	\$150 per policy year		\$200 per policy year under the major medical benefit
Student Outpatient Prescription	Covered by McKinley Health Center with \$5.00 co-payment. Discount card provided for spouse/dependents	Covered by McKinley Health Center with \$5.00 co-payment. Discount card provided for spouse/dependents	\$20 co-payment for brands; \$10 co-payment for generic. Maximum per year coverage is \$2,500	\$10 co-payment for Tier 1; \$20 co-payment for Tier II. Maximum per year coverage is \$500. Must use PPO.
Pregnancy Expense Benefits	Included	Included	Included	Included
Well Baby Check-up Until First Birthday	80% of Usual and Customary charges covered, including immunizations	80% of Usual and Customary charges covered, including immunizations	Well Child Care covers dependents up to age nine, including immunizations, and one covered annual exam for dependents	Not included
Outpatient Diagnostics including CT Scans & MRI	80% of Usual and Customary, subject to certain dollar maximums	80% of Usual and Customary	Included	Included subject to certain dollar maximums.
Mammography Benefit	Included	Included	Included	Included
Colorectal and Prostate Cancer Test Coverage	Included	Included	Included	Included
Diabetes Benefit, including Equipment, Supplies, and Self-management Training	Included (some limitations apply)	Included (some limitations apply)	Included (FY08 - 10% coinsurance for DME and Home Health)	Included
Conversion Feature	Students who terminate coverage may elect to buy a conversion plan and may not be declined for coverage	Students who terminate coverage may elect to buy a conversion plan and may not be declined for coverage	The student is offered a commercial insurance product upon termination - it is not CampusCare	Students who terminate coverage may elect to buy a conversion plan and may not be declined for coverage
Notes:	Additional billing discounts will apply if the student goes to a "preferred provider" in the PHCS network.		Coverage applies when treatment provided by UIC CampusCare physicians and approved regional facilities. Qualifying severe emergencies are covered when necessary at other medical facilities.	Additional billing discounts will apply if the student goes to a "preferred provider".

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. Each campus also provides varying levels of dental and vision benefits. UIUC and UIC have plans that offer annual dental and vision exams, while UIS has a vision plan that offers discounts. Specific details are provided in plan booklets.