

University of Illinois System Summary of Student Health Programs Fall 2023 - 2024

| Schedule of Benefits | UIUC Undergrad Student | UIUC Graduate Student | UIS Undergraduate and Graduate |
|--|--|--|--|
| Aggregate Maximum Benefit | No lifetime limits on essential health benefits | No lifetime limits on essential health benefits | No lifetime limits on essential health benefits |
| Psychiatric and Substance Abuse Benefit | Inpatient and outpatient - paid as any other sickness | Inpatient and outpatient - paid as any other sickness | 80% of allowable amount |
| Routine Care for Students (physical examinations) | Included | Included | Included |
| In-patient Hospitalization | \$100 copay per confinement and then 80% of the first \$10,000, then 100%. The student's maximum out-pocket is \$6,850. | \$100 copay per confinement and then 80% of the first \$5,000, then 100%. The student's maximum out-of-pocket is \$1,800 | 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 | 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 | In-Network Provider-80% of Allowable Amount Out-of-Network Provider-50% of Allowable Amount |
| Outpatient Student Deductible | \$250 per policy year | \$150 per policy year | \$400 per policy year |
| Student Out-of-Pocket Maximum | \$6,850 per policy year | \$1,800 per policy year | \$6,850 Annual Deductible and Applicable Copayment |
| Student Outpatient Prescription | \$15 co-payment - Tier 1 \$30 co-payment - Tier 2 \$50 co-payment - Tier 3 20% co-insurance - Tier 4 Mail order included | \$15 co-payment - Tier 1 \$30 co-payment - Tier 2 \$50 co-payment - Tier 3 20% co-insurance - Tier 4 Mail order included | \$10 Copayment-Generic-\$30 Copayment- Brand-Name-\$60 Copayment Non- Preferred. After copayment paid at 100% of AllowableAmount when using a contracted (w Prime Therapeutics) pharmacy. Paid at 50% of Allowable when using a non- contracted pharmacy |
| Pregnancy Expense Benefits | Included | Included | Included-80% allowable amount |
| Preventative Well Child Visits | Annual Healthcare Exams and Annual Wellness and Physical Exams to age 18, including age-appropriate immunizations at no cost | Annual Healthcare Exams and Annual Wellness and Physical Exams to age 18, including age-appropriate immunizations at no cost | 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 | 80% of Usual and Customary | 80% of Usual and Customary | Included-80% allowable amount |
| Mammography Benefit | Included | Included | Included-100% (deducible waived) |
| Colorectal and Prostate Cancer Test Coverage | Included | Included | Included-100% (deducible waived) |
| Gender Reassignment Surgery | Includes pre and post treatment; no cosmetic | Includes pre and post treatment; no cosmetic | Included-80% allowable amount |
| Diabetes Benefit, including Equipment, Supplies, and Self- Management Training | Included | Included | Included |
| Pediatric dental and vision | Included | Included | Included |
| No pre-existing conditions exclusion | Included | Included | Included |
| Continuation Feature | Graduating students may purchase up to 90 days of coverage and cannot be declined for coverage | Graduating students may purchase up to 90 days of coverage and cannot be declined for coverage | Graduating students may elect to extend coverage for an additional three months following fall semester. Covered students graduating in spring may continue insurance during summer and then elect to follow with an additional three months of coverage beyond summer |
| Notes: | Additional billing discounts will apply if the student goes to a "preferred provider" | | 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 universities. In addition, UIUC and UIS have varying levels of dental and vision benefits, including discounts on exams. Specific details are provided in plan booklets. – Updated 3/3/2023