

**University of Illinois
Summary of Student Health Programs
Academic Year 2013-2014**

Schedule of Benefits	UIUC		UIS
	Undergraduate	Graduate	Undergrad & Grad
Aggregate Maximum Benefit	\$500,000 each injury or sickness	\$1 million per policy year	\$500,000 each injury or sickness
Psychiatric and Substance Abuse Benefit	Inpatient and outpatient - paid as any other sickness	Inpatient and outpatient - paid as any other sickness	80% of the preferred allowance for PPO; 50% of U&C for non-PPO subject to daily maximums
Routine Care for Students (physical examinations)	Included (ACA mandate)	Included (ACA mandate)	Included (ACA mandate)
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 deductible and then 80% of the first \$10,000, then 100% for PPO; 50% for non-PPO.
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	80% of the preferred allowance for PPO; 50% of U&C for non-PPO
Outpatient Student Deductible	\$150 per policy year	\$150 per policy year	\$250 per policy year
Student Outpatient Prescription	Covered by McKinley Health Center. Co-payment may apply. Discount card also provided	Covered by McKinley Health Center. Co-payment may apply. Discount card also provided	\$10 co-payment for generic; \$20 co-payment for brand name. After co-payment, 100% of Allowable Amount for PPO; 50% for non-PPO
Pregnancy Expense Benefits	Included	Included	Included
Well Baby Check-up Until First 18 mos.	80% of Usual and Customary charges covered, including immunizations	80% of Usual and Customary charges covered, including immunizations	100% Evidence Informed preventative care and screening as per HRSA guidelines for PPO
Outpatient Diagnostics including CT Scans & MRI	80% of Usual and Customary	80% of Usual and Customary	80% of the Allowable Amount for PPO; 50% of Allowable Amount for non-PPO
Mammography Benefit	Included	Included	Included
Colorectal and Prostate Cancer Test Coverage	Included	Included	Included
Diabetes Benefit, including Equipment, Supplies, and Self-management Training	Included	Included	Included
Conversion Feature	Students who terminate coverage may elect to buy a conversion plan and cannot be declined for coverage	Students who terminate coverage may elect to buy a conversion plan and cannot be declined for coverage	Students who terminate coverage may elect to buy a conversion plan and cannot be declined for coverage
Notes:	Additional billing discounts will apply if the student goes to a "preferred provider" in the United Healthcare network		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 has plans that offer annual dental and vision exams, including discounts, and UIS has a vision plan that offers discounts. Specific details are provided in plan booklets.

Plans are pending approval by the State Procurement Officer, the Chief Procurement Office of Higher Education and the Procurement Policy Board.