

▪ **What's the maximum out-of-pocket expense?**

The maximum out-of-pocket, or the maximum amount of medical expenses you will be required to pay within one policy year is \$5,000 for a single individual's in-network medical expenses, or \$10,000 for a family's in-network medical expenses.

The maximum out-of-pocket expense for out-of-network medical expenses is \$10,000 for a single individual, or \$20,000 for a family.

This means that if the medical expenses you are required to pay (see "What's the medical expense coverage?") reach the amount outlined above within one policy year, United Healthcare will cover 100 percent of your medical expenses for the rest of that policy year.

▪ **What services are covered?**

A complete list of benefits under this policy is available at uhcsr.com/NDUS. Just click on your school and select the appropriate brochure. For specific questions regarding your benefits, contact customer service at 877.433.6667 or email customerservice@uhcsr.com.

▪ **Is this plan in compliance with the Affordable Care Act?**

This student health insurance plan fulfills the requirements of the Affordable Care Act. United Healthcare will generate the necessary form you'll need to prove you're covered on your 2015 taxes.

The North Dakota University System is happy to offer this student insurance plan to help its students stay healthy and on the track to success.

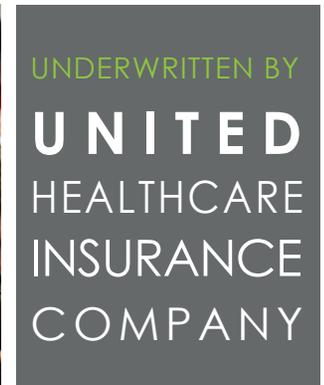
Want to learn more?
Visit the links below.

NDUS.edu/students/SHIP
FAQ and more information

UHCSR.com/NDUS
Benefits summary and enrollment

Contact UnitedHealthcare
StudentResources Customer
Service for more specific questions.

Call **877.433.6667** or email
customerservice@uhcsr.com.



Bismarck State College • Dakota College at Bottineau • Dickinson State University • Lake Region State College • Mayville State University • Minot State University • North Dakota State College of Science • North Dakota State University • University of North Dakota • Valley City State University • Williston State College

Health Insurance 101

Health insurance information can be confusing. Here's the basics of what you need to know regarding the NDUS Student Insurance Plan.

▪ Am I eligible for this plan?

To be eligible for this plan, you must meet at least one of the following criteria at the time of enrollment:

1. Full-time student status and attend at least one class physically on campus each fall and spring term, or
2. Full-time graduate student status enrolled in:
 - Nine credits each fall and spring term, or
 - UND student enrolled in six credits and a 20-hour per week graduate assistantship each fall and spring term, or
 - NDSU student enrolled in five credits and a 20-hour per week graduate assistantship each fall and spring term, or
 - NDSU student whose Certification of Enrollment Status, approved by the Graduate School, confirms the student's full-time status.

All international students must enroll in this plan (unless granted a waiver).

▪ Is my spouse and/or dependent eligible?

Yes. Your current spouse and/or dependent(s) are eligible and enroll at the same time that you do. A spouse whom you marry or dependents you acquire after the initial enrollment period are eligible:

1. On the date you marry your spouse, or
2. On the date you acquire your dependent.

For more information regarding this plan, visit ndus.edu/students/SHIP or uhcsr.com/NDUS.

▪ What's the premium and how long am I covered?

The premium is the cost you pay for health insurance. To help break up the payments, there are multiple enrollment options available.

Domestic (i.e. American citizens) and international students may purchase the plan for the annual year, fall semester, or spring and summer semester combined. The premium costs are:

Annual year (8/16/15 - 8/15/16): **\$2,364**

Fall semester (8/16/15 - 12/31/15): **\$891**

Spring and summer semesters (1/1/16 - 8/15/16): **\$1,473**

▪ When do I have to pay the premium?

Domestic students: You are required to pay the premium for yourself and your spouse and/or dependent(s) for the time period you have selected, in full, at the time of online enrollment.

International students: Your premium will be charged to you on your campus account. You are required to pay the premium to your campus, in full, no later than the end of the sixth week of a regular fall or spring term. If you have a spouse and/or dependent(s) whom you wish to enroll, their premium is due directly to United Healthcare at the time their enrollment is processed.

▪ When do I need to enroll?

The enrollment period for fall 2015 runs from July 17 - September 15. You can enroll online at uhcsr.com/NDUS at any point during the enrollment period. If you have problems with enrollment or other extenuating circumstances, visit ndus.edu/students/SHIP for a list of campus contacts.

Benefits Breakdown

What are my benefits through this plan? This section breaks it down.

▪ What's my deductible?

The deductible is the portion of your health care costs that you pay before insurance starts covering costs. Under this plan, the deductible is determined by whether your health care provider is preferred (a.k.a. in-network) or out-of-network. You can search for preferred providers at uhcsr.com/NDUS.

For preferred providers, the deductible is \$100 per person or \$200 per family per year.

For out-of-network providers, the deductible is \$500 per person per year.

Once you have paid this expense, you will have "met your deductible" and UnitedHealthcare will begin providing medical expense coverage.

▪ What's the medical expense coverage?

Once you have met your in-network deductible, UnitedHealthcare will pay 80 percent of your in-network medical expenses unless otherwise noted in your Schedule of Benefits. For example, if you have met your deductible, were seen by an in-network provider in your community and were billed \$145 for that visit the costs would be:

\$116 (80% — paid by United Healthcare)
+ \$29 (20% — paid by you)

\$145 Total Bill

Once your out-of-network deductible has been met, United Healthcare will pay 60 percent of your out-of-network medical expenses unless otherwise noted in your Schedule of Benefits.