2015–2016 – Global Care Preferred
International Student Injury and Sickness Plan
Endorsed by Georgian Court University

Who is eligible to enroll?
All International Students, regardless of credit hours, are automatically enrolled in this plan unless proof of comparable coverage is furnished.

U.S. citizens are not eligible for coverage.

Where can I get more information about the benefits available?
Please read the plan brochure to determine whether this plan is right before you enroll. The plan brochure provides details of the coverage including costs, benefits, exclusions, and reductions or limitations and the terms under which the coverage may be continued in force. Copies of the plan brochure are available from the Georgian Court University and may be viewed at www.PGHStudent.com.

Who can answer questions I have about the plan?
If you have questions please contact Customer Service at 888-251-6253 or customerservice@pghstudent.com

How do I Enroll/Waive?
International Students: You will be automatically enrolled in the Georgian Court University Injury and Sickness Plan if you do not complete a waiver by the Deadline. If you have already secured alternate coverage and would like to opt out of the University Plan, you must request a waiver by contacting the Bursar’s Office and providing documentation of proof of insurance from your Insurance Provider.

All personal e-mails sent securely from the following companies:
- Nuvotera
- Cisco

What important dates should I be aware of?
Important Information for Students:
Open Enrollment Periods for all Students: If you are a student in the fall semester and eligible to purchase coverage and you choose not to enroll for coverage before the Annual Enrollment Deadline of September 21, 2015, you will not be eligible to enroll again until the start of the next fall unless you experience a Qualifying Life Event during the year.

*For new or renewing students in the spring semester, your open enrollment deadline is February 15, 2016.

How much does the plan cost?

<table>
<thead>
<tr>
<th>Rates</th>
<th>Annual 8/15/15-8/14/16</th>
<th>Spring/Summer 1/18/16-8/14/16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student 24 &amp; Under</td>
<td>$1,034.00</td>
<td>$598.50</td>
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<tr>
<td>Student 25-30</td>
<td>$1,444.00</td>
<td>$833.70</td>
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<tr>
<td>Student 31-40</td>
<td>$2,465.00</td>
<td>$1,421.70</td>
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<tr>
<td>Student 41+</td>
<td>$5,259.00</td>
<td>$3,030.30</td>
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</table>

*Refunds of premium are allowed only upon entry into the armed forces or ineligibility.

This plan is underwritten by Student Resources (SPC) Ltd., a UnitedHealth Group Company and is based on policy number 2015-202909-91. Available through PGH Global and issued to IHC SP-Global Care Preferred under Policy 2015-202818-91. The Policy is a Non-Renewable One Year Term Policy.
### Highlights of the Coverage and Services offered by Student Resources (SPC) Ltd., a UnitedHealth Group Company

<table>
<thead>
<tr>
<th></th>
<th>Preferred Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Overall Plan Maximum</strong></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>There is no overall maximum dollar limit on the policy</td>
<td></td>
</tr>
<tr>
<td><strong>Plan Deductible</strong></td>
<td>$50 per Insured Person, per Policy Year</td>
<td>$300 per Insured Person, per Policy Year</td>
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<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td></td>
<td></td>
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<tr>
<td>After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any applicable benefit maximums. Refer to the plan brochure for details about how the Out-of-Pocket Maximum applies.</td>
<td>$5,000 Per Insured Person, Per Policy Year</td>
<td>$7,000 Per Insured Person, Per Policy Year</td>
</tr>
<tr>
<td></td>
<td>$10,000 for all insured in a Family, per Policy Year</td>
<td>$14,000 for all insured in a Family, per Policy Year</td>
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<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan brochure.</td>
<td>90% of Preferred Allowance for Covered Medical Expenses</td>
<td>70% of Usual and Customary Charges for Covered Medical Expenses</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
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<tr>
<td>Prescriptions must be filled at a UHCP network pharmacy. Mail order through UHCP at 2.5 times the retail Copay up to a 90 day supply.</td>
<td>$15 Copay for Tier 1</td>
<td>No Benefits</td>
</tr>
<tr>
<td></td>
<td>$30 Copay for Tier 2</td>
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<td></td>
<td>$50 Copay for Tier 3</td>
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<tr>
<td></td>
<td>Up to a 31-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP)</td>
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<tr>
<td><strong>Preventive Care Services</strong></td>
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<tr>
<td>Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No Copay or Deductible when the services are received from a Preferred Provider. Preventive care limits apply based on age and risk group factors.</td>
<td>100% of Preferred Allowance</td>
<td>No Benefits</td>
</tr>
<tr>
<td><strong>The following services have per Service Copays/Deductibles</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>This list is not all inclusive. Please read the plan brochure for complete listing of Copays/Deductibles.</td>
<td>Physician Visits: $20</td>
<td>Medical Emergency: $150</td>
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<tr>
<td>Medical Emergency: $150</td>
<td></td>
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<tr>
<td><strong>Pediatric Dental and Vision Benefits</strong></td>
<td></td>
<td>Refer to the plan brochure for details (age limits apply).</td>
</tr>
<tr>
<td><strong>UnitedHealthcare Global: Global Emergency Services</strong></td>
<td></td>
<td>International Students are covered worldwide except in their home country.</td>
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</table>

### Preferred Providers

The Preferred Provider Network for this plan is UnitedHealthcare Options PPO. Preferred Providers can be found using the following link: [www.pghstudent.com](http://www.pghstudent.com).

### Online Services

Insureds have online access to their claims status, EOBs, ID Cards, network providers, correspondence and coverage account information by logging in to My Account at [www.PGHStudent.com](http://www.PGHStudent.com). To create an online account, select the “My Account” link and follow the simple, onscreen directions. All you need is your 7-digit Insurance ID number or the email address on file. Insureds can also download our Mobile App available on Google Play and Apple’s App Store.
Nurseline and Student Assistance Program

Insured Students and their family have unlimited access to a Registered Nurse or a Licensed Professional Counselor any time, day or night. Nurseline and Student Assistance Program is staffed by Registered Nurses and Licensed Professional Counselors who can help students and their family determine if they need to seek medical care or if they may need to talk to someone about everyday issues that can be overwhelming. Please call 1-855-558-2004.

Exclusions and Limitations:

No benefits will be paid for: a) loss or expense caused by, contributed to, or resulting from; or b) treatment, services or supplies for, at, or related to any of the following:

1. Acupuncture;
2. Biofeedback;
3. Cosmetic procedures, except cosmetic surgery required to correct an Injury for which benefits are otherwise payable under this policy or for newborn or adopted children;
4. Custodial Care; care provided in: rest homes, health resorts, homes for the aged, halfway houses, college infirmaries or places mainly for domiciliary or Custodial Care; extended care in treatment or substance abuse facilities for domiciliary or Custodial Care;
5. Dental treatment, except for accidental Injury to Sound, Natural Teeth;
6. Elective Surgery or Elective Treatment;
7. Eye examinations, eye refractions, eyeglasses, contact lenses, prescriptions or fitting of eyeglasses or contact lenses, vision correction surgery, or other treatment for visual defects and problems; except when due to a covered Injury or disease process;
8. Health spa or similar facilities; strengthening programs;
9. Immunizations, except as specifically provided in the policy; preventive medicines or vaccines, except where required for treatment of a covered Injury or as specifically provided in the policy;
10. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation;
11. Injury or Sickness inside the Insured's home country;
12. Injury or sickness outside the United States and its possessions except when traveling for academic study abroad programs, business or pleasure, or to or from the Insured's home country;
13. Injury or Sickness when claims payment and/or coverage is prohibited by applicable law;
14. Injury sustained while (a) participating in any interscholastic, intercollegiate, or professional sport, contest or competition; (b) traveling to or from such sport, contest or competition as a participant; or (c) while participating in any practice or conditioning program for such sport, contest or competition;
15. Investigational services;
16. Participation in a riot or civil disorder; commission of or attempt to commit a felony;
17. Prescription Drugs, services or supplies as follows:
   a) Therapeutic devices or appliances, including: hypodermic needles, syringes, support garments and other non-medical substances, regardless of intended use, except as specifically provided in the policy;
   b) Immunization agents, except as specifically provided in the policy, biological sera, blood or blood products administered on an outpatient basis;
   c) Drugs labeled, “Caution - limited by federal law to investigational use” or experimental drugs;
   d) Products used for cosmetic Purposes
   e) Drugs used to treat or cure baldness; anabolic steroids used for body building;
   f) Anorectics - drugs used for the purpose of weight control;
   g) Fertility agents or sexual enhancement drugs, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, or Viagra;
   h) Growth hormones; or
   i) Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.
18. Reproductive/Infertility services including but not limited to: family planning; fertility tests; infertility (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception; premartial examinations; impotence, organic or otherwise; female sterilization procedures, except as specifically provided in the policy; vasectomy; sexual reassignment surgery; reversal of sterilization procedures;
19. Research or examinations relating to research studies, or any treatment for which the patient or the patient’s representative must sign an informed consent document identifying the treatment in which the patient is to participate as a research study or clinical research study;
20. Routine Newborn Infant Care, well-baby nursery and related Physician charges; in excess of 48 hours for vaginal delivery or 96 hours for cesarean delivery;
21. Preventive care services; routine physical examinations and routine testing; preventive testing or treatment; screening exams or testing in the absence of Injury or Sickness; except as specifically provided in the policy;
22. Services provided normally without charge by the Health Service of the institution attended by the Insured; or services covered or provided by a student health fee;
23. Deviated nasal septum, including submucous resection and/or other surgical correction thereof; nasal and sinus surgery, except for treatment of a covered Injury or treatment of chronic purulent sinusitis;
24. Skydiving, parachuting, hang gliding, glider flying, parasailing, sail planing, bungee jumping, or flight in any kind of aircraft, except while riding as a passenger on a regularly scheduled flight of a commercial airline;
25. Supplies, except as specifically provided in the policy;
26. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, or gynecostasia; except as specifically provided in the policy;
27. Treatment in a Government hospital, unless there is a legal obligation for the Insured Person to pay for such treatment;
28. War or any act of war, declared or undeclared; or while in the armed forces of any country (a pro-rata premium will be refunded upon request for such period not covered); and
29. Weight management, weight reduction, nutrition programs, treatment for obesity, surgery for removal of excess skin or fat.

NOTE: The information contained herein is a summary of certain benefits which are offered under a student health insurance policy issued by Student Resources (SPC) Ltd., a UnitedHealth Group Company. This document is a summary only and may not contain a full or complete recitation of the benefits and restrictions/exclusions associated with the relevant policy of insurance. This document is not an insurance policy document and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. Neither you nor Student Resources (SPC) Ltd., a UnitedHealth Group Company has any rights or responsibilities associated with your receipt of this document. Changes in federal, state or other applicable legislation or regulation or changes in Plan design required by the applicable state regulatory authority may result in differences between this summary and the actual policy of insurance.