



**This Policy is Issued by:**  
 Pan-American Life Insurance Company  
 (hereinafter "Company")  
 601 Poydras Street  
 New Orleans, Louisiana 70130  
**Coverage Questions:** 1-855-837-3897  
**Network Providers:**



# 2012-13 Student Health Insurance Plan Benefit Summary

Please Read Carefully. Go to [www.UBstudentinsurance.com](http://www.UBstudentinsurance.com)

Policy #: 303115

## Who is Eligible?

All registered University of Baltimore students taking credit hours (including web-based students) are eligible and strongly encouraged to enroll in this Insurance Plan on a voluntary basis. Students who wish to obtain insurance coverage for their eligible dependents must be enrolled themselves in the Student Insurance Plan and the effective and termination dates of coverage must match that of the insured student's coverage. Dependent coverage is paid directly to GM-Southwest, Inc.

## How to Enroll

You may enroll online at [www.UBstudentinsurance.com](http://www.UBstudentinsurance.com). **TO ACCESS THE FULL FUNCTIONALITY OF THE WEBSITE INCLUDING ONLINE ENROLLMENT**, you will need to register first on this site using your School Student ID number. Once enrolled, you will receive an email confirmation and access to print an ID card, view coverage and benefit information and claim status.

## Premium Rates

	Academic Year 8/21/12- 8/20/13	Fall Only 8/21/12- 1/23/13	Spring/Summer 1/24/13- 8/20/13
<b>Under Age 24</b>			
<b>Student</b>	\$1,781	\$757	\$1,060
<b>Spouse</b>	\$3,962	\$1,684	\$2,357
<b>Child</b>	\$2,563	\$1,089	\$1,525
<b>Age 24-29</b>			
<b>Student</b>	\$2,019	\$858	\$1,201
<b>Spouse</b>	\$4,501	\$1,913	\$2,678
<b>Child</b>	\$2,563	\$1,089	\$1,525
<b>Age 30 &amp; Over</b>			
<b>Student</b>	\$2,338	\$994	\$1,391
<b>Spouse</b>	\$5,228	\$2,222	\$3,111
<b>Child</b>	\$2,563	\$1,089	\$1,525
<b>Optional Major Medical Buy-Up to \$250,000 total combined Basic + Major Medical Benefits</b>			
<b>Per Insured</b>	\$328		

## CareFirst® BlueCross® BlueShield® Preferred Network

GM-Southwest, Inc. has arranged for you to access the CareFirst® BlueCross® BlueShield® Preferred Network in your local campus community. Using our Participating Provider Network you may access in-network savings for services rendered nationally if you require treatment or hospitalization outside the immediate area of the University of Baltimore campus. To maximize your savings and reduce your out-of-pocket expenses, select a provider that is participating either in the CareFirst® BlueCross® BlueShield® Preferred Network or the VIAD Provider Network nationwide. It is to your advantage to utilize an In-Network Provider because significant savings can be achieved from the substantially lower rates these providers have agreed to accept as payment for their services. In-Network providers are independent contractors and are neither employees nor agents of University of Baltimore, GM-Southwest Inc. or Pan-American Life Insurance Company.

## ID Cards

Once enrolled you will be mailed a permanent ID card to the address provided on your enrollment application. You may also print an ID card by clicking on the Health Ticket which is located on the [www.UBstudentinsurance.com](http://www.UBstudentinsurance.com) page. While you do not need an ID card to be eligible to receive benefits, students are encouraged to carry their insurance card with them at all times.

## Plan Changes for 2012-13

- Plan benefits are in compliance with the student insurance requirements under the Affordable Care Act with a Basic Maximum Benefit of \$100,000 (Each Injury or Sickness). The Outpatient Misc. Benefit maximum of \$1,000 per injury or sickness has been removed.
- Prescription Medications are covered up to \$100,000 (per Policy Year).
- Preventive Services covered at 100% no deductible or coinsurance when provided in-network, as defined under the Affordable Care Act.

Your student health insurance coverage offered by Pan-American Life Insurance Company, may not meet the minimum standards for individual and group policies required by the health care reform law for the restrictions on annual dollar limits. Your student health insurance coverage has an annual limit of \$100,000 applying to the policy benefits, unless otherwise specified, that does meet the requirements for Student Health Insurance Plans. If you have any questions or concerns about this notice, contact GM-Southwest, Inc. at 855-437-3897. Be advised that you may be eligible for coverage under a group health plan of a parent's employer or under a parent's individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent's employer plan or the parent's individual health insurance issuer for more information.

## 24/7 Nurseline

Students can contact the Nurseline at any time and are encouraged to do so when the Student Health Center is closed or not accessible to the student. The Nurseline can provide students with information about participating providers, answer general medical questions and advise students if they should seek immediate medical attention. The Nurseline is a national hotline and is available toll-free at 1-866-751-2723.

## CALLMD / 24/7 Telephonic Physician

Your University sponsored Student Health Insurance Plan offers a quick, integrated, inexpensive, round-the-clock solution to provide access to primary physician care when your University Health Center is not available to you or your dependents due to limited hours of operation, time of day, or the nature of your medical necessity. Access to this cross coverage service is available in all fifty States and Puerto Rico and is accessible via our 24/7 Nurseline when your student health center is closed, on vacation or when you are traveling beyond 50 miles from campus.

## Optional Dental/Vision Coverage

All Students and Dependents may purchase the CareFirst BCBS Dental coverage and Davis Vision coverage by going to [www.UBstudentinsurance.com](http://www.UBstudentinsurance.com). **Be sure to register on this site to access to the Enrollment options.**

## Allianz Global Assistance /Emergency Travel Assistance

These services are designed to protect University of Baltimore students and/or eligible dependents anywhere in the world. If you experience a medical emergency, you have access to a comprehensive package of emergency services provided by Allianz Global Assistance. Eligible participants have immediate access to doctors, hospitals, pharmacies, and other services by simply calling the Allianz Global Assistance team 24 hours a day, 365 days a year. Allianz Global Assistance's worldwide services include medical consultations and referrals, domestic and international hospital admission guarantees, emergency medical transportation, prescription assistance, lost luggage assistance, legal and interpreter assistance, and travel information such as visa and passport requirements, travel advisories.

## 2012/2013 Benefits at a Glance

Basic Plan Maximum	\$100,000 (Each Injury or Sickness) Optional Major Medical Buy-Up of \$250K available
Deductible	\$150 Per Policy Year In-Network / \$300 Per Policy Year OON
In-Network Coinsurance	80%
Out-of-Network Coinsurance	60%
Student Health Center Benefits	100% after \$20 Copay for services provided by MICA SHS
<b>Inpatient Expenses</b>	
Inpatient Hospital Care, Surgery Expenses	Deductible / Coinsurance
Psychotherapy	State Mandated Benefits for Treatment of Mental Illness, Emotional Disorders and Drug and Alcohol Abuse and Benefits for Residential Crisis Services
<b>Outpatient Expenses</b>	
Primary Office Visit, Specialist	\$20 Copay Per Visit / Deductible / Coinsurance
Emergency Room	\$150 Copay then 80% Coinsurance
Surgery, Day Surgery Misc., X-Rays, Labs, Test & Procedures, High Cost Procedures (CAT Scan/MRI)	Deductible / Coinsurance
Psychotherapy	State Mandated Benefits for Treatment of Mental Illness, Emotional Disorders and Drug and Alcohol Abuse and Benefits for Residential Crisis Services
Physiotherapy	\$20 Copay Per Visit / Deductible / Coinsurance
Prescription Drugs	Insured pays \$15 Tier 1 copay/\$30 Tier 2 copay/\$45 Tier 3 copay + 20% coinsurance up to \$100K (per Policy Year)
<b>Other Expenses</b>	
Wellness Benefits	Preventive Services, as defined under the Affordable Care Act. Please refer the <a href="http://www.HealthCare.gov">www.HealthCare.gov</a> for a full list of the Preventative & Wellness Benefits. In-Network Benefits only, (deductible and coinsurance does not apply)
Additional Benefits	Elective Abortion benefit
Durable Medical Equipment	Deductible / Coinsurance
Ambulance	Deductible / Coinsurance

This summary is provided as a courtesy to University of Baltimore students and is not meant to replace or override the terms and conditions detailed in the insurance policy brochure. Please refer to the policy brochure to verify medical coverage, eligibility, exclusions, and limitations and for more detailed information.

\*This is a provisional document, subject to change. All changes will be posted to the website at [www.UBstudentinsurance.com](http://www.UBstudentinsurance.com).