GRU Student Health Insurance

Georgia Regents University has partnered with United Healthcare Student Resources for our 2013/2014 student injury and sickness insurance plan. The plan has been designed specifically for eligible students of the University System of Georgia schools.

The plan provides coverage for up to 12 months per academic year and is designed to be compliant with health care reform regulations and gives students access to UnitedHealthcare’s nationwide network, UnitedHealthcare Choice Plus.

Please take a moment to review the information below about the highlights of this student insurance plan.

**Plan Benefits**

- The Plan is effective August 1, 2013 to July 31, 2014. It provides inpatient and outpatient benefits both when you are on and off campus.
- The Preferred Provider for this plan is UnitedHealthcare Choice Plus.
- You are responsible for the first $300 of covered medical expenses per insured person, per policy year for Preferred Providers and $500 for Out-of-Network Providers. After this deductible has been met, in-network providers will be paid at 80% of the preferred allowance. Out-of-Network providers will be paid at 60% of usual and customary charges.
- Out of Pocket Maximum for Preferred Providers is $4,500, per insured person, per policy year and $7500 for Out-of-Network Providers. Payable benefits cover the remaining covered medical expenses up to $500,000 per insured person, per policy year.
- There is no pre-existing condition clause.
- Outpatient In-Network Physician’s Visits paid at 100% of Preferred Allowance after a $20 copay per visit. Physician/Provider visits received at GRU Student Health Services will be at no charge.
- Preventive Care Services which include, but are not limited to, annual physicals, GYN exams, routine screenings and immunizations are covered at 100% with no copay or deductible only when the services are received from a Preferred Provider or at the Student Health Center. Please see www.healthcare.gov for complete details of the services provided for specific age and risk groups. Out-of-Network Providers are paid at 100% of Usual and Customary Charges.
- Prescription Drug Benefits: No copay for medications dispensed at GRU Student Health Center. In-Network (UHPS) $15/$30/$50 copay per prescription, depending upon Tier type. Out-of-Network $15/$30 Deductible per prescription depending upon drug type.
- All benefits are subject to satisfaction of the deductible, specific benefit limitations, maximums, coinsurance and copays as described in the policy.

For a full description of coverage, including eligibility, costs, benefits, exclusions, any reductions or limitations and terms under which the policy may be continued in force, log on to www.uhcsr.com/gru.