

Southern Methodist University Student Health Insurance Plan 2014-2015

Underwritten by:
Blue Cross and Blue Shield of Texas
(BCBSTX)

*Please read the brochure to understand your coverage.
Please see "Important Notice" on the final page of this document.*

Account Number:
Medical: 101227-14



Introduction

Southern Methodist University is pleased to offer AcademicBlue, its student health insurance plan, underwritten by Blue Cross and Blue Shield of Texas (BCBSTX) and administered by Academic HealthPlans. This brochure explains your health care benefits, including which health care services are covered and how to use the benefits. This insurance plan protects Insured students and their covered Dependents on or off campus for weekends, holidays, summer vacations, at home or while traveling, 24 hours per day, for the Contract year. This plan is compatible with the Affordable Care Act. This policy will always pay benefits in accordance with any applicable Federal and Texas state insurance law(s).

Please keep these three fundamental plan features in mind as you learn about this policy:

- **The Student Health Insurance Plan is a Preferred Provider Organization (PPO) plan.** You should seek treatment from the BCBSTX Blue Choice[®] Preferred Provider Organization (PPO) Network, which consists of hospitals, doctors, and ancillary and other health care providers who have contracted with BCBSTX for the purpose of delivering covered health care services at negotiated prices, so you can maximize your benefits under this plan. A list of Network Providers can be found online at smu.myahpcare.com by clicking on the **“Find a Doctor or Hospital”** link under **“Benefits,”** or by calling **(855) 267-0214**. Using BCBSTX providers may save you money.
- **Participating in an insurance plan does not mean all of your health care costs are paid in full by the insurance company.** There are several areas for which you could be responsible for payment, including, but not limited to, a Deductible, a Copayment or Coinsurance (patient percentage of Covered Expenses), and medical costs for services excluded by the plan.
- **It is your responsibility to familiarize yourself with this plan.** Exclusions and limitations are applied to the coverage as a means of cost containment (please see page 17 for more details). To make this coverage work for you, it is helpful to be informed and proactive. Check the covered benefits in this brochure before your procedure whenever possible. Know the specifics and communicate them to your health care provider. Review the User Guide for a step-by-step overview of how to use your benefits.

We are here to help.

Representatives from Academic HealthPlans and BCBSTX are available to answer your questions. You may contact AHP at **(855) 357-0242** for enrollment and eligibility questions and BCBSTX at **(855) 267-0214** for benefit and claim questions.

AcademicBlueSM is offered by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Academic HealthPlans, Inc. (AHP) is a separate company that provides program management and administrative services for the student health insurance plans of Blue Cross and Blue Shield of Texas.

Please Note: We have capitalized certain terms that have specific, detailed meanings, which are important to help you understand your policy. Please review the meaning of the capitalized terms in the “Definitions” section on page 13.

Privacy Notice

We know that your privacy is important to you and we strive to protect the confidentiality of your personal health information. Under the Privacy Rule of the Health Insurance Portability and Accountability Act (HIPAA), we are required to provide you with notice of our legal duties and privacy practices with respect to personal health information. You will receive a copy of the HIPAA Notice of Privacy Practices upon request. Please write to Academic HealthPlans, Inc., P.O. Box 1605, Colleyville, TX 76034-1605, or call **(817) 809-4700**, or you may view and download a copy from the website at smu.myahpcare.com.

Eligibility/How to Enroll

The policy issued to the university is a non-renewable, one-year-term policy. However, if you still maintain the required eligibility, you may purchase the plan the next year. It is the Covered Person’s responsibility to enroll for coverage each year in order to maintain continuity of coverage, unless you are automatically enrolled. If you no longer meet the eligibility requirements, contact Academic HealthPlans at **(855) 357-0242** prior to your termination date.

Eligibility Requirements

DOMESTIC STUDENTS

All domestic students taking nine (9) credit hours or more are required to maintain health insurance as a condition of enrollment. A domestic student may waive out of the Policy by documenting current, comparable U.S. insurance coverage in the Student Center component of **ACCESS.SMU** before the deadline each semester. Domestic students not waiving are required to enroll in the Student Health Insurance Plan.

To complete the waiver form or to elect coverage, go to the Student Center component of **Access.SMU**. If you choose to elect coverage or do not waive coverage by the waiver deadline, the premium will be charged to your SMU student account. No changes will be made to a student’s SMU account after August 29, 2014, for fall 2014, or after January 23, 2015, for spring 2015. For more detailed information, please visit smu.edu/healthinsurance.

All domestic students taking between one (1) and eight (8) credit hours are eligible to enroll on a voluntary basis during the open enrollment period (prior to the waiver deadline) and have their premium billed to their SMU Student Account. Dissertation students not taking any credits are eligible to enroll during the open enrollment period only if their Student Health Insurance premiums are fully paid by their department.

INTERNATIONAL STUDENTS

All International students are required to maintain the Student Health Insurance Plan as a condition of enrollment. International students must enroll in the Student Health Insurance Plan unless they have a special waiver personally granted by the Memorial Health Center staff. To view the requirements necessary to apply for a waiver or to print a waiver form, please go to smu.edu/healthinsurance.

After enrolling for classes each semester, international students must elect coverage online by going to the student Center component of **Access.SMU** and selecting the “Health Insurance” button. The semi-annual premium will be charged to the student’s SMU student account after they enroll in **Access.SMU**.

Any international student not enrolled by the enrollment/waiver deadline will be enrolled automatically and will have the premium charged to their SMU student account. No changes will be made to a student's SMU account after August 29, 2014, for fall 2014 or after January 23, 2015 for spring 2015. For more detailed information, including a Frequently Asked Questions page, please visit smu.myahpcare.com.

INTENSIVE ENGLISH PROGRAM (IEP) STUDENTS

All Intensive English Program (IEP) students must enroll in the Student Health Insurance Plan unless they have a special waiver personally granted by the Health Center staff. To view the requirements necessary to apply for a waiver or to print a waiver form go to smu.edu/healthinsurance.

To enroll, the student must go to smu.myahpcare.com and select "Enroll Online (IEP Students Only)".

At this time, the student will also be required to pay the insurance premium by credit card or e-check for the selected IEP term for which they are enrolling. Payment for the insurance premium cannot be applied to a student's SMU account.

MEADOWS MASTERS OF MANAGEMENT PROGRAM

All Meadows Masters of Management Program students must enroll in the Student Health Insurance Plan by September 12, 2014.

A student must actively attend classes for at least the first 31 days after the date for which coverage is purchased, unless he or she withdraws from classes due to an Injury or Sickness and the absence is an approved medical leave. Home study, correspondence, Internet classes and television (TV) courses do not fulfill the eligibility requirements that the student must actively attend classes. The Company maintains its right to investigate student status and attendance records to verify that the eligibility requirements have been met. If the Company discovers the eligibility requirements have not been met, its only obligation is refund of premium.

Eligible students who enroll may also insure their Dependents. Dependent enrollment must take place at the initial time of student enrollment (or within 30 days, if the premium is billed on the student's tuition); exceptions to this rule are made for newborn or adopted children, or for dependents who become eligible for coverage as the result of a qualifying event. (Please see "Qualifying Events," page 4 for more details.) "Dependent" means an Insured's lawful spouse including Domestic Partner; or an Insured's child, stepchild, child of a Covered Person's Domestic Partner, foster child, dependent grandchild or spouse's dependent grandchild; or a child who is adopted by the Insured or placed for adoption with the Insured, or for whom the Insured is a party in a suit for the adoption of the child; or a child whom the Insured is required to insure under a medical support order issued or enforceable by the courts. Any such child must be under age 26.

Coverage will continue for a child who is 26 or more years old, chiefly supported by the Insured and incapable of self-sustaining employment by reason of mental or physical handicap. Proof of the child's condition and dependence must be submitted to the Company within 31 days after the date the child ceases to qualify as a dependent, under this policy, for the reasons listed above. During the next two years, the Company may, from time to time, require proof of the continuation of such condition and dependence. After that, the Company may require proof no more than once a year. Dependent coverage is available only if the student is also insured. Dependent coverage must take place within the exact same coverage period as the Insured's; therefore, it will expire concurrently with the Insured's policy.

A newborn child will automatically be covered for the first 31 days following the child's birth. To extend coverage for a newborn child past the 31-day period, the covered student must:

- 1) Enroll the child within 31 days of birth, and
- 2) Pay any required additional premium

If you're not eligible for the Student Health Insurance Plan and would like coverage, please visit **ahpcare.com**.

If you're enrolled in Medicare due to age or disability, you are not eligible for the Student Health Insurance Plan.

Qualifying Events

Eligible students who have a change in status and lose coverage under another health care plan are eligible to enroll for coverage under the policy, provided, within 31 days of the qualifying event, such students send to Academic HealthPlans:

- A copy of the Certificate of Creditable Coverage, or a letter of ineligibility (lost coverage), from their previous health insurer
- A "Qualifying Events" form, which they can download from **smu.myahpcare.com**

A change in status due to a qualifying event includes but is not limited to:

- Birth or adoption of a child
- Loss of a spouse, whether by death, divorce, annulment or legal separation

The premium will be the same as it would have been at the beginning of the semester or quarter, whichever applies. However, the effective date will be the later of the following: the date the student enrolls for coverage under the Policy and pays the required premium, or the day after the prior coverage ends. To apply for coverage that is needed because of a qualifying event, you may download the "Qualifying Events Form" from **smu.myahpcare.com**.

Effective Dates and Termination

The policy on file at the school becomes effective at 12 a.m. Central time at the university's address on the later of the following dates:

- 1) The effective date of the policy, **August 13, 2014**; or
- 2) The date premium is received by the Company or its authorized representative.

Effective & Termination Dates

Domestic and International Students	From	Through
Fall	08/13/14	01/09/15
Spring/Summer	01/10/15	08/12/15
Summer	05/17/15	08/12/15
IEP International Students		
Fall	09/10/14	01/13/15
Spring	01/14/15	05/12/15
May Mester	05/13/15	06/29/15
Summer	06/30/15	09/09/15
Meadows Master of Management Students		
Fall	08/18/14	12/31/14

Open Enrollment Periods

The open enrollment periods during which students may apply for coverage for themselves, and/or their eligible spouse and/or dependents, is as follows:

Domestic and International Students	From	Through
Fall	04/07/14	09/26/14
Spring	11/03/14	02/20/15
Summer	04/01/15	05/27/15
IEP International Students		
Fall	05/15/14	10/10/14
Spring	11/03/14	02/20/15
May Mester	02/20/15	06/19/15
Summer	04/13/15	07/30/15
Meadows Master of Management Students		
Fall	06/1/14	09/12/14

The coverage provided with respect to the Covered Person shall terminate at 11:59 p.m. Central time on the earliest of the following dates:

- 1) The last day of the period through which the premium is paid;
- 2) **August 12, 2015**; or
- 3) The date the eligibility requirements are not met.

Renewal Notice

It is the student's responsibility to make a timely renewal payment to avoid a lapse in coverage. Please refer to your enrollment form to review the payment options you selected as a reminder of the enrollment periods and effective dates for your campus. Mark your calendar now to avoid any lapse in coverage.

PLEASE NOTE: Renewal notices will not be mailed from one policy year to the next. If you maintain your student status, you will be eligible to enroll in the following year's policy. If you do not maintain your student status, you may be eligible for continuation of coverage (please see page 7 for more information). Contact your campus office that is responsible for student insurance before the policy termination date for information on continuation of coverage.

Coverage period notice: Coverage Periods are established by the University and subject to change from one Policy year to the next. In the event that a coverage period overlaps another coverage period, the prior coverage period will terminate as of the effective date of the new coverage period. In no case will an eligible member be covered under two coverage periods within the same group.

Extension of Benefits After Termination

The coverage provided under the plan ceases on the termination date. However, if a Covered Person is hospital-confined on the termination date for a covered Injury or Sickness for which benefits were paid before the termination date, the Covered Expenses for such covered Injury or Sickness will continue to be paid provided the condition continues. However, payments will not continue after the earlier of the following dates: 90 days after the termination date of coverage, or the date of the Insured's discharge from the hospital. The total payments made for the Covered Person for such condition, both before and after the termination date, will never exceed the maximum benefit. After this "Extension of Benefits" provision has been exhausted, all benefits cease to exist, and under no circumstances will further payments be made.

Coordination of Benefits

Under a Coordination of Benefits (COB) provision, the plan that pays first is called the primary plan. The secondary plan typically makes up the difference between the primary plan's benefit and the Covered Expenses. When one plan does not have a COB provision, that plan is always considered the primary plan, and always pays first. You may still be responsible for applicable Deductible amounts, Copayments and Coinsurance.

Continuation of Coverage

All Insureds who have graduated or are otherwise ineligible for coverage under this policy, and have been continuously insured under the policy offered by the policyholder for three (3) months, are eligible to continue their existing coverage for a period of not more than six (6) months under the school's policy in effect at the time of such continuation.

Premium rates for continuation of coverage are higher than rates for students at Southern Methodist University. Enrollment must be made and applicable premium must be paid directly to Academic HealthPlans and must be received prior to the expiration date of your student coverage. For more information on continuation of coverage, please contact Academic HealthPlans at **(855) 357-0242**.

Additional Covered Expenses

The policy will always pay benefits in accordance with any applicable federal and state insurance law(s).

Student Health Center (SHC)

The Deductible is waived and Covered Expenses at the Memorial Health Center (MHC) will be payable at **80%** for insured students who have paid the SMU Memorial Health Center fee. Adult Immunizations covered at the Memorial Health Center include TB skin test, MMR#1, MMR#2, Tdap, Td and Meningitis.

At SMU MHC: Prescriptions are payable at **100%** after a \$15 Copayment for each Generic Drug and \$40 Copayment for each Brand Name Drug.

Schedule of Benefits

The provider network for this plan is the BCBSTX BlueChoice® PPO Network. After the Deductible is satisfied, benefits will be paid based on the selected provider. Benefits will be paid at **80 percent** of the Allowable Amount for services rendered by Network Providers in the BCBSTX BlueChoice® PPO Network, unless otherwise specified in the policy. Services obtained from Out-of-Network Providers (any provider outside the BCBSTX BlueChoice® PPO Network) will be paid at **60 percent** of the Allowable Amount, unless otherwise specified in the policy. Benefits will be paid up to the maximum for each service, as specified below, regardless of the provider selected.

AT PHARMACIES CONTRACTING WITH THE PRIME THERAPEUTICS NETWORK: You must go to a pharmacy contracting with the Prime Therapeutics Network in order to access this program. Present your insurance ID card to the pharmacy to identify yourself as a participant in this Plan. Eligibility status will be online at the pharmacy. You can locate a participating pharmacy by calling **(800) 423-1973** or online at **smu.myahpcare.com** by clicking on the "Find a Pharmacy" link under Benefits.

The relationship between Blue Cross and Blue Shield of Texas (BCBSTX) and contracting pharmacies is that of independent contractors, contracted through a related company, Prime Therapeutics, LLC. Prime Therapeutics also administers the pharmacy benefit program. BCBSTX, as well as several other independent Blue Cross plans, has an ownership interest in Prime Therapeutics.

Maximum Benefit		Unlimited	
		Network Provider	Out-of-Network Provider
Deductible (Per Covered Person, Per Policy Year)		\$300 Student	\$600 Student
		\$900 Family	\$1,800 Family
Out-Of-Pocket Maximum (Per Covered Person, Per Policy Year)		\$5,000 Student	\$10,000 Student
		\$12,700 Family	\$25,400 Family

OUT-OF-POCKET MAXIMUM means the maximum liability that may be incurred by a Covered Person in a benefit period for covered services, under the terms of a coverage plan. Once the Out-of-Pocket Maximum has been satisfied, Covered Expenses will be payable at **100 percent** for the remainder of the policy year, up to any maximum that may apply. Coinsurance applies to the Out-of-Pocket Maximum.

The Network Out-of-Pocket Maximum may be reached by:

- The network Deductible
- Charges for outpatient prescription drugs
- The hospital emergency room Copayment
- The payments for which a Covered Person is responsible after benefits have been provided (except for the cost difference between the hospital's rate for a private room and a semi-private room, or any expenses incurred for Covered Expenses rendered by an Out-of-Network Provider other than Emergency Care and Inpatient treatment during the period of time when a Covered Person's condition is serious)

The Out-of-Network Out-of-Pocket Maximum may be reached by:

- The Out-of-Network Deductible
- The hospital emergency room Copayment
- The payments for Covered Services rendered by an Out-of-Network Provider for which a Covered Person is responsible after benefits have been provided (except for the cost difference between the hospital's rate for a private room and a semi-private room)

Inpatient	Network Provider	Out-of-Network Provider
Hospital Expenses include the daily semi-private room rate; intensive care; general nursing care provided by the hospital; and hospital miscellaneous expenses such as the cost of the operating room, laboratory tests, X-ray examinations, pre-admission testing, anesthesia, drugs (excluding take-home drugs) or medicines, physical therapy, therapeutic services and supplies.	80% of Allowable Amount	60% of Allowable Amount
Surgical Expenses: When multiple surgical procedures are performed during the same operative session, the primary or major procedure is eligible for full Allowable Amount for that procedure.	80% of Allowable Amount	60% of Allowable Amount
Assistant Surgeon	80% of Allowable Amount	60% of Allowable Amount
Anesthetist	80% of Allowable Amount	60% of Allowable Amount
Doctor's Visits	80% of Allowable Amount	60% of Allowable Amount
Routine Well-Baby Care	80% of Allowable Amount	60% of Allowable Amount
Mental Illness/Chemical Dependency	Paid as any other covered Sickness	Paid as any other covered Sickness
Outpatient	Network Provider	Out-of-Network Provider
Surgical Expenses: When multiple surgical procedures are performed during the same operative session, the primary or major procedure is eligible for full allowance for that procedure.	80% of Allowable Amount	60% of Allowable Amount
Day Surgery Miscellaneous: related to scheduled surgery performed in a hospital, including the cost of the operating room, laboratory tests, X-ray examinations, professional fees, anesthesia, drugs or medicines and supplies.	80% of Allowable Amount	60% of Allowable Amount
Assistant Surgeon	80% of Allowable Amount	60% of Allowable Amount
Anesthetist	80% of Allowable Amount	60% of Allowable Amount
Doctor Office Visit/Consultation	80% of Allowable Amount	60% of Allowable Amount

Outpatient	Network Provider	Out-of-Network Provider
Physical Medicine Services Physical therapy or chiropractic care – office services. Physical medicine services include, but are not limited to, physical, occupational and manipulative therapy.	80% of Allowable Amount	60% of Allowable Amount
Benefit Period Visit Maximum	Benefits for physical medicine services will be limited to 35-visits per Benefit Period.	
Radiation therapy and chemotherapy , including dialysis and respiratory therapy.	80% of Allowable Amount	60% of Allowable Amount
Emergency Room/Treatment Room (\$100 Copayment. Copayment is waived if the Insured is admitted; Inpatient hospital expenses will apply.)	80% of Allowable Amount	
Accidental injury and Emergency Care -Facility charges -Physician charges		
Non-emergency care -Facility charges -Physician charges	80% of Allowable Amount	60% of Allowable Amount
Urgent Care Services	80% of Allowable Amount	60% of Allowable Amount
Diagnostic X-rays and Laboratory Procedures	80% of Allowable Amount	60% of Allowable Amount
Injections , when administered in the Doctor's office and charged on the Doctor's statement (Plan Deductible does not apply)	80% of Allowable Amount	60% of Allowable Amount
Tests and procedures , diagnostic services and medical procedures performed by a Doctor, other than Doctor's visits, and X-rays and lab procedures.	80% of Allowable Amount	60% of Allowable Amount
Mental Illness/Chemical Dependency	Paid as any other covered Sickness	Paid as any other covered Sickness
Extended Care Expenses	Network Provider	Out-of-Network Provider
Extended Care Expenses All services must be pre-authorized	80% of Allowable Amount	60% of Allowable Amount
Home Health Care	Limited to 60 visit maximum each Benefit Period	
Skilled Nursing	Limited to 25 visit maximum each Benefit Period	
Hospice Care	No Benefit Period Visit Maximum	
Private Duty Nursing	Not Covered	

Other	Network Provider	Out-of-Network Provider
Ground and Air Ambulance Services	80% of Allowable Amount	80% of Allowable Amount
Durable Medical Equipment , when prescribed by a Doctor and a written prescription accompanies the claim when submitted.	80% of Allowable Amount	60% of Allowable Amount
Maternity/Complications of Pregnancy	80% of Allowable Amount	60% of Allowable Amount
Allergy Testing and Treatment	80% of Allowable Amount	60% of Allowable Amount
Qualifying Intercollegiate Sport , \$10,000 maximum, additional premium required.	80% of Allowable Amount	60% of Allowable Amount
Speech and Hearing Services Services to restore loss of hearing/speech, or correct an impaired speech or hearing function.	80% of Allowable Amount	60% of Allowable Amount
Hearing Aids Hearing Aid Maximum	Hearing aids are limited to one hearing aid per ear, per 36-month period.	
Dental , made necessary by Injury to sound, natural teeth only	80% of Allowable Amount	60% of Allowable Amount
Pediatric Dental and Vision , up to age 19	See policy for benefit details	
Preventive Care Services Benefits include but are not limited to: <ul style="list-style-type: none"> a. Evidence-based items or services that have in effect a rating of “A” or “B” in the current recommendations of the United States Preventive Services Task Force (“USPSTF”); b. Immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention (“CDC”); c. Evidenced-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration (“HRSA”) for infants, child(ren), and adolescents; and d. With respect to women, such additional preventive care and screenings, not described in item “a” above, as provided for in comprehensive guidelines supported by the HRSA. <p>Preventive care services as mandated by state and federal law are covered. Please refer to the Policy or call Blue Cross and Blue Shield of Texas for more information at (855) 267-0214.</p>	100% of Allowable Amount	60% of Allowable Amount

Pharmacy Benefits	Network Provider	Out-of-Network Provider
Retail Pharmacy Benefits include diabetic supplies. Copayment amounts are based on a 30-day supply. With appropriate prescription order, up to a 90-day supply is available at three (3) times the Copayment. Copayment amounts will apply to Out-of-Pocket maximum.	<i>At pharmacies contracting with Prime Therapeutics Network: 100% of Allowable Amount after a:</i>	When a Covered Person obtains prescription drugs from an Out-of-Network pharmacy, benefits will be provided at 60% of the allowable amount a Covered Person would have received had he/she obtained drugs from a network pharmacy, minus the Copayment amount or Coinsurance amount.
Generic Drug	\$25 Copayment	\$25 Copayment
Brand-name Drug	\$50 Copayment	\$50 Copayment

Pre-Authorization Notification

BCBSTX should be notified of all hospital confinements prior to admission.

- 1) **Pre-authorization Notification of Medical Non-emergency Hospitalizations:** The patient, Doctor or hospital should telephone **(800) 441-9188** at least five (5) working days prior to the planned admission.
- 2) **Pre-authorization Notification of Medical Emergency Hospitalizations:** The patient, patient's representative, Doctor or hospital should telephone **(800) 441-9188** within two (2) working days of the admission or as soon as reasonably possible to provide the notification of any admission due to medical emergency.

BCBSTX is open for Pre-authorization notification calls from 8 a.m. to 6 p.m. Central time, Monday through Friday.

IMPORTANT: Failure to follow the notification procedures will not affect benefits otherwise payable under the Policy; in addition, pre-authorization notification is not a guarantee that benefits will be paid.

Definitions

Allowable Amount means the maximum amount determined by Us to be eligible for consideration of payment for a particular service, supply or procedure.

For hospitals, Doctors and other providers contracting with BCBSTX in Texas or any other Blue Cross and Blue Shield Plan – The Allowable Amount is based on the terms of the Network Provider contract and the payment methodology in effect on the date of service. The payment methodology used may include diagnosis-related groups (DRGs), fee schedule, package pricing, global pricing, per diems, case-rates, discounts, or other payment methodologies.

For hospitals, Doctors and other providers not contracting with BCBSTX in Texas or any other Blue Cross and Blue Shield Plan outside of Texas (non-contracting Allowable Amount) – The Allowable Amount will be the lesser of:

- (i) The provider's billed charges, or;
- (ii) The BCBSTX non-contracting Allowable Amount. Except as otherwise provided in this section, the non-contracting Allowable Amount is developed from base Medicare participating reimbursements adjusted by a predetermined factor established by BCBSTX. Such factor shall be not less than **75 percent** and will exclude any Medicare adjustment(s) which is/are based on information on the claim.

Notwithstanding the preceding sentence, the non-contracting Allowable Amount for home health care is developed from base Medicare national per-visit amounts for low utilization payment adjustment, or LUPA, episodes by home health discipline type adjusted for duration and adjusted by a predetermined factor established by Us. Such factor shall be not less than **75 percent** and shall be updated on a periodic basis. When a Medicare reimbursement rate is not available or is unable to be determined based on the information submitted on the claim, the Allowable Amount for non-contracting providers will represent an average contract rate in aggregate for network providers adjusted by a predetermined factor established by Us. Such factor shall be not less than **75 percent** and shall be updated not less than every two years.

We will utilize the same claim processing rules and/or edits that We utilize in processing Network Provider claims for processing claims submitted by non-contracted providers, which may also alter the Allowable Amount for a particular service. In the event we do not have any claim edits or rules, We may utilize the Medicare claim rules or edits that are used by Medicare in processing the claims. The Allowable Amount will not include any additional payments that may be permitted under the Medicare laws or regulations which are not directly attributable to a specific claim, including, but not limited to, disproportionate share and graduate medical education payments.

Any change to the Medicare reimbursement amount will be implemented by Us within ninety (90) days after the effective date that such change is implemented by the Centers for Medicare and Medicaid Services, or its successor.

For multiple surgeries - The Allowable Amount for all surgical procedures performed on the same patient on the same day will be the amount for the single procedure with the highest Allowable Amount plus a determined percentage of the Allowable Amount for each of the other covered procedures performed.

For prescription drugs as applied to Network Provider and Out-of-Network Provider pharmacies - The Allowable Amount for pharmacies that are Network Providers will be based on the provisions of the contract between BCBSTX and the pharmacy in effect on the date of service. The Allowable Amount for pharmacies that are not Network Providers will be based on the Average Wholesale Price.

Benefit Period means the period of time starting with the effective date of this policy through the termination date as shown on the face page of the policy. The Benefit Period is as agreed to by the policyholder and the Insurer.

Coinsurance means a percentage of an eligible expense that the Covered Person is required to pay toward a Covered Expense.

Company means Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (also referred to herein as "BCBSTX").

Copayment means a fixed dollar amount that the Covered Person must pay before benefits are payable under the policy.

Covered Expenses means expenses actually incurred by or on behalf of a Covered Person for treatment, services and supplies not excluded or limited by the policy. Coverage under the policy must remain continuously in force from the date of the accident or Sickness until the date treatment, services or supplies are received for them to be a Covered Expense. A Covered Expense is deemed to be incurred on the date such treatment, service or supply that gave rise to the expense or the charge was rendered or obtained.

Covered Person means any eligible student or an eligible dependent who applies for coverage, and for whom the required premium is paid to the Company.

Deductible means the dollar amount of Covered Expenses that must be incurred as an out-of-pocket expense by each Covered Person on a policy term basis before benefits are payable under the policy.

Dependent means an Insured's lawful spouse including Domestic Partner; or an Insured's child, stepchild, child of a Covered Person's Domestic Partner, foster child, dependent grandchild or spouse's dependent grandchild; or a child who is adopted by the Insured or placed for adoption with the Insured, or for whom the Insured is a party in a suit for the adoption of the child; or a child whom the Insured is required to insure under a medical support order issued or enforceable by the courts. Any such child must be under age 26.

Doctor means a Doctor licensed to practice medicine. It also means any other practitioner of the healing arts who is licensed or certified by the state in which his or her services are rendered and acting within the scope of that license or certificate. It will not include a Covered Person or a member of the Covered Person's immediate family or household.

Domestic Partner means a person with whom a student has entered into a Domestic Partnership.

Domestic Partnership means a long-term committed relationship of indefinite duration with a person that meets the following criteria: (i) a student and his/her Domestic Partner have lived together for at least six (6) months; (ii) neither a student nor his/her Domestic Partner is married to anyone else or has another domestic partner; (iii) a student's Domestic Partner is at least 18 years of age and mentally competent to consent to a contract; (iv) a student's Domestic Partner resides with him/her and intends to do so indefinitely; (v) a student and his/her Domestic Partner have an exclusive mutual commitment similar to marriage; and (vi) a student and his/her Domestic Partner are jointly responsible for each other's common welfare and share financial obligations.

Emergency Care means health care services provided in a hospital emergency facility (emergency room) or comparable facility to evaluate and stabilize medical conditions of recent onset and severity, including, but not

limited to, severe pain, that would lead a prudent layperson, possessing an average knowledge of medicine and health, to believe that the person's condition, Sickness, or Injury is of such a nature that failure to get immediate care could result in:

- Placing the patient's health in serious jeopardy;
- Serious impairment of bodily functions;
- Serious dysfunction of any bodily organ or part;
- Serious disfigurement; or
- In the case of a pregnant woman, serious jeopardy to the health of the fetus.

Emergency Services means, with respect to an emergency medical condition, a medical screening examination that is within the capability of the emergency department of a hospital, including ancillary services routinely available to the emergency department to evaluate such emergency medical condition, and, within the capabilities of the staff and facilities available at the hospital, such further medical examination and treatment as are required to stabilize the patient.

Injury means accidental bodily harm sustained by a Covered Person that results directly and independently from all other causes from a covered accident. The Injury must be caused solely through external, violent and accidental means. All injuries sustained by one person in any one accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury.

Inpatient means that a Covered Person is a registered bed patient and is treated as such in a health care facility.

Insured means a person in a Class of Eligible Persons who enrolls for coverage and for whom the required premium is paid, making insurance in effect for that person. An Insured is not a dependent covered under the policy.

Interscholastic Activities means playing, participating and/or traveling to or from an interscholastic, club sports, professional, or semi-professional sport, contest or competition, including practice or conditioning for such activity.

Medically Necessary means those services or supplies covered under the plan that are:

- Essential to, consistent with, and provided for in the diagnosis or in the direct care and treatment of the condition, Sickness, disease, Injury, or bodily malfunction; and
- Provided in accordance with, and are consistent with, generally accepted standards of medical practice in the United States; and
- Not primarily for the convenience of the Insured, his physician, behavioral health practitioner, the hospital, or other provider; and
- The most economical supplies or levels of service that are appropriate for the safe and effective treatment of the Insured. When applied to hospitalization, this further means that the Insured requires acute care as a bed patient due to the nature of the services provided or the Insured's condition, and the Insured cannot receive safe or adequate care as an outpatient.

The medical staff of BCBSTX shall determine whether a service or supply is Medically Necessary under the Plan and will consider the views of the state and national medical communities; the guidelines and practices of Medicare, Medicaid, or other government-financed programs; and peer-reviewed literature. Although a physician, behavioral health practitioner or professional other provider may have prescribed treatment, such treatment may not be Medically Necessary within this definition.

Network Provider means a hospital, Doctor or other provider who has entered into an agreement with BCBSTX (and, in some instances, with other participating Blue Cross and/or Blue Shield Plans) to participate as a managed care provider.

Out-of-Network Provider means a hospital, Doctor or other provider who has not entered into an agreement with BCBSTX (or other participating Blue Cross and/or Blue Shield Plan) as a managed care provider.

Outpatient means that a Covered Person is receiving treatment while not an Inpatient. Services considered Outpatient include, but are not limited to, services in an emergency room regardless of whether a Covered Person is subsequently registered as an Inpatient in a health care facility.

Out-of-Pocket Maximum means the maximum liability that may be incurred by a Covered Person in a Benefit Period before benefits are payable at 100 percent of the Allowable Amount.

Pre-authorization means the process that determines in advance the Medical Necessity or experimental, investigational and/or unproven nature of certain care and services under this Policy.

Qualifying Intercollegiate Sport means a sport: a.) which has been accorded varsity status by the Institution as an NCAA sport; and (b.) which is administered by such Institution's department of intercollegiate athletics; and (c.) for which the eligibility of the participating student athlete is reviewed and certified in accordance with NCAA legislation, rules, or regulations; and (d.) which entitles qualified participants to receive the Institution's official awards.

Sickness means an illness, disease or condition causing a Covered Person to incur medical expenses while covered under the Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness.

We, Our, Us means Blue Cross and Blue Shield of Texas or its authorized agent.

Exclusions and Limitations

Except as specified in this policy, coverage is not provided for loss or charges incurred by or resulting from:

1. Charges that are not Medically Necessary or are in excess of the Allowable Amount;
2. Services that are provided, normally without charge, by the Student Health Center, infirmary or hospital, or by any person employed by the University;
3. Acupuncture procedures, except as needed to treat acquired brain injuries;
4. Breast augmentation or reduction;
5. Circumcision is a covered benefit for infants within 28 days of birth. However, for other Insured members and dependents, circumcision is excluded as a covered benefit unless the procedure is Medically Necessary for treatment of a Sickness, disease or functional congenital disorder not excluded hereunder, or may be necessitated due to an accident.
6. Any charges for surgery, procedures, treatment, facilities, supplies, devices, or drugs that We determine are experimental or investigational;
7. Expenses incurred for Injury or Sickness arising out of, or in the course of, a Covered Person's employment, regardless of whether the benefits are, or could be, paid or payable under any worker's compensation or occupational disease law or act, or similar legislation;
8. Treatment, services or supplies in a Veteran's Administration facility or a hospital owned or operated by a national government or its agencies, unless there is a legal obligation for the Covered Person to pay for the treatment;
9. Expenses in connection with services and prescriptions for eyeglasses or contact lenses, or the fitting of eyeglasses or contact lenses; radial keratotomy; or laser surgery for vision correction or the treatment of visual defects or problems, except for pediatric vision;
10. Sinus or other nasal surgery, including correction of a deviated septum by submucous resection and/or other surgical correction, except for a covered Injury;
11. Expenses in connection with cosmetic treatment or cosmetic surgery, except as a result of:
 - A covered Injury that occurred while the Covered Person was insured;
 - An infection or other diseases of the involved part; or
 - A covered child's congenital defect or anomaly;
12. Injuries arising from Interscholastic Activities;
13. War, or any act of war, whether declared or undeclared or while in service in the active or reserve Armed Forces of any country or international authority;

14. Elective abortion, including related services and supplies, except when the life of the mother would be endangered if the fetus were carried to term, or when the pregnancy is the result of an act of rape or incest;
15. Any expenses incurred in connection with voluntary male sterilization or male sterilization reversal, vasectomy or vasectomy reversal and sexual reassignment;
16. In-vitro fertilization; and
17. Promotion of fertility through extra-coital reproductive technologies including, but not limited to, artificial insemination, intrauterine insemination, super ovulation uterine capacitation enhancement, direct intra-peritoneal insemination, trans-uterine tubal insemination, gamete intra-fallopian transfer, pronuclear oocyte stage transfer, zygote intra-fallopian transfer, and tubal embryo transfer;
18. Donor expenses for a Covered Person in connection with an organ and tissue transplant if the recipient is not covered under this Policy;
19. Expenses incurred for dental care or treatment of the teeth, gums or structures directly supporting the teeth, including surgical extractions of teeth. This exclusion does not apply to the repair of Injuries to sound natural teeth caused by a covered Injury;
20. Foot care, including: flat-foot conditions, supportive devices for the foot, subluxations, care of corns, bunions (except capsular or bone surgery), calluses, toenails, fallen arches, weak feet, foot strain, and symptomatic complaints of the feet, except those related to diabetic care, circulatory disorders of the lower extremities, peripheral vascular disease, peripheral neuropathy, or chronic arterial or venous insufficiency;
21. Gynecomastia;
22. Weight management, weight reduction, or treatment for obesity including any condition resulting therefrom, including hernia of any kind;
23. Surgery for the removal of excess skin or fat;
24. Custodial care;
25. Long-term care service;
26. Bariatric surgery;
27. Private duty nursing services, except for covered extended care expenses;
28. Weight loss programs;
29. Prescription drug coverage is not provided for:
 - Refills in excess of the number specified or dispensed after one (1) year from the date of the

prescription;

- Drugs labeled "Caution - limited by federal law to investigational use" or experimental drugs;
- Immunizing agents, biological sera, blood or blood products administered on an outpatient basis;
- Any devices, appliances, support garments, or hypodermic needles, except as used in the administration of insulin, or non-medical substances regardless of their intended use;
- Drugs used for cosmetic purposes, including, but not limited to, Retin-A for wrinkles, Rogaine for hair growth, anabolic steroids for body building, anorectics for weight control, etc.;
- Fertility agents or sexual enhancement drugs, medications or supplies for the treatment of impotence and/or sexual dysfunction, including, but not limited to: Parlodel, Pergonal, Clomid, Profasi, Metrodin, Serophene, Viagra, Cialis, or Levitra;
- Lost or stolen prescriptions.

Academic Emergency Services*

To ensure immediate access to assistance if you experience a crisis while traveling over 100 miles from home, or outside your home country, Academic HealthPlans (AHP) has included Academic Emergency Services benefits in your student health plan coverage. AES offers a wide range of services and benefits to provide everything you need to prepare for your international experience, as well as get the help or information you need in a crisis, no matter how large or small.

The following services and benefits are available to you 24 hours a day, 7 days a week:

Medical Assistance: Pre-travel information; doctor, dentist or ophthalmologist referrals; medical monitoring to ensure adequate care; 24/7 Nurse Help Line; prescription assistance or medicine dispatch.

Emergency Medical Evacuation and Repatriation: Unlimited benefit for evacuation from inadequate facility to closest adequate facility, repatriation home for continued care or recovery and repatriation of deceased remains.

Accidental Death and Dismemberment: \$25,000 benefit

Emergency Family Assistance: benefits for visit of a family member or friend if hospitalized for 7 or more days, return of children if left unattended, bereavement reunion, emergency return home in the event a participant's family member suffers life threatening illness or death and return of participant's personal belongings in the event of evacuation or death.

Travel, Legal and Security Assistance: Pre-travel destination information or security advice; assistance locating lost luggage; passport replacement assistance; emergency travel arrangements; translation assistance; interpreter referral; legal consultation and referral; emergency message forwarding.

Preparing for your time away from home is easy, simply visit the Academic Emergency Services portal:

<http://aes.mysearchlightportal.com>

Login: AHPAES

Password: student1

To obtain additional pre-travel information or advice, or in the event of a medical, travel or security crisis, call Academic Emergency Services immediately.

855 464 8975 call toll free from the US or Canada

+ 1 603 328 1362 call collect from anywhere

Email: mail@oncallinternational.com

This only provides you with a brief outline of the services available to you. Terms, conditions, limitations and exclusions apply. All services must be arranged and paid for through AES, there is no claim process for reimbursement of self-paid expenses.

** Academic Emergency Services (AES) is a global emergency services product provided by On Call International, a separate and independent company. AES provides medical evacuation, repatriation, accidental death and dismemberment benefits, emergency medical and travel assistance, travel information and other services for Academic HealthPlans (AHP). On Call International is solely responsible for its products and services.*

BlueCard®

Like all Blue Cross and Blue Shield Licensees, We participate in a program called “BlueCard.” Whenever the Covered Person accesses health care services outside Our service area, the claims for those services may be processed through BlueCard and presented to Us for payment in conformity with network access rules of the BlueCard Policies then in effect (“Policies”). Under BlueCard, when Covered Persons incur Covered Expenses within the geographic area served by an onsite Blue Cross and/or Blue Shield Licensee (“Host Blue”), We will remain responsible to the Covered Person for fulfilling the Policy’s contract obligations. The Host Blue will only be responsible, in accordance with applicable BlueCard Policies, if any, for providing such services as contracting with its participating Providers and handling all interactions with its participating Providers.

Summary of Benefits and Coverage

The Affordable Care Act requires all health insurers to provide consumers with a Summary of Benefits and Coverage (SBC). The SBC is a description of the benefits and health coverage offered by a particular health plan. The SBC is intended to provide clear, consistent descriptions that may make it easier for people to understand their health insurance coverage.

The items in the SBC just represent an overview of coverage; they are not an exhaustive list of what is covered or excluded. The full terms of coverage are located in your insurance Policy. To obtain an SBC for your Policy, please go to smu.myahpcare.com.

BCBSTX Online Resources

BCBSTX members have online access to claims status, Explanations of Benefits, ID cards, Network Providers, correspondence and coverage information by logging in to **Blue Access for MembersSM** (BAM). Visit **BCBSTX.com** and click on the “Log in” tab. Follow the simple, onscreen directions to establish an online account in minutes.

BAM has been enhanced to include BAM Mobile, a self-service tool that provides a quick and easy way to view any email notifications We may have sent. In Message Center, notifications are securely sent directly to the Insured student’s email address. If the Insured student prefers to receive paper copies, he or she may opt out of electronic delivery by going into “My Email Preferences” and making the change there.

Please go to smu.myahpcare.com for additional premium and benefit information.

Claims Procedure

In the event of Injury or Sickness, the student should:

1. Report to the Student Health Center for treatment, or, when not in school, to his/her Doctor or hospital. Insureds should go to a Network Doctor or hospital for treatment, if possible.

IN AN EMERGENCY, REPORT DIRECTLY TO THE NEAREST EMERGENCY ROOM FOR TREATMENT.

2. Mail to the address below all prescription drug receipts (for providers outside the Memorial Health Center, and providers outside of those contracting with Prime Therapeutics), medical and hospital bills, along with patient's name and Insured student's name, address, Social Security Number, BCBSTX member ID number, and name of the University under which the student is Insured.
3. File claims within 30 days of Injury or first treatment for a Sickness. Bills should be received by the Company within 90 days of service. Bills submitted after one year will not be considered for payment except in the absence of legal capacity.

The Plan is underwritten by:

BCBSTX

Submit all claims or inquiries to:

Blue Cross and Blue Shield of Texas

P.O. Box 660044

Dallas, TX 75266-0044

BCBSTX Customer Service: **(855) 267-0214**

Medical Providers: Call **(800) 451-0287**

All Others: Call AHP **(855) 357-0242**

Plan is administered by:

Academic HealthPlans, Inc.

P. O. Box 1605

Colleyville, TX 76034-1605

Main **(817) 809-4700**

Fax **(817) 809-4701**

For more information: smu.myahpcare.com

Important Notice

The information in this brochure provided a brief description of the important features of the insurance plan. It is not a contract of insurance. The Master Policy on file at the University contains all of the provisions, limitations, exclusions and qualifications of your insurance benefits, some of which may not be included in this brochure. The Master Policy is the contract and will govern and control the payment of benefits. The terms and conditions of coverage are set forth in the Policy issued in the state in which the Policy was delivered. Complete details may be found in the Policy on file at your school's office. The Policy is subject to the laws of the state in which it was issued. Please keep this information as a reference.

See the Policy on file with your school for more information.