

The University of North Carolina School of Arts Student Health Insurance Plan Benefits Comparison: 2010-2011 to 2011-2012

2010-2011 University Sponsored Hard Waiver Plan	2011-2012 University Sponsored Hard Waiver Plan
<p>Major Medical Benefit – \$100,000 maximum per policy year</p> <p>\$0 Deductible per policy year</p> <p>\$2,000 Out of pocket maximum per policy year <i>This maximum does not apply to SHS visits</i></p> <p>100% coverage at SHS (subject to pre-existing review and exclusions & limitations)</p> <p>Coverage outside SHS: In-Network - 80% of PPO allowance Out-of-network - 70% of reasonable and customary charges</p> <p>\$150 co-pay for emergency room visits <i>(plus applicable deductible & coinsurance)</i></p> <p>Prescriptions Drug Coverage - \$10 co-pay for 30 day supply for generic or brand prescriptions at SHS. \$1,000 maximum per year</p> <p>\$0 co-pay for x-rays, laboratory tests and procedures</p> <p>\$500 Annual Wellness Benefit – covers preventive care, routine physical exams</p> <p>Elective abortion benefit – students may decline this specific benefit but it has no bearing on premium cost</p>	<p>Major Medical Benefit – \$100,000 maximum per policy year</p> <p>\$0 Deductible per policy year</p> <p>\$2,000 Out of pocket maximum per policy year <i>This maximum does not apply to SHS visits</i></p> <p>100% coverage at SHS (subject to pre-existing review and exclusions & limitations)</p> <p>Coverage outside SHS: In-Network - 80% of PPO allowance Out-of-network - 70% of reasonable and customary charges</p> <p>\$150 co-pay for emergency room visits <i>(plus applicable deductible & coinsurance)</i></p> <p>Prescriptions Drug Coverage - \$0 co-pay for 30 day supply for generic or brand prescriptions at SHS. \$1,000 maximum per year <i>(only change in policy for 2011-2012)</i></p> <p>\$0 co-pay for x-rays, laboratory tests and procedures</p> <p>\$500 Annual Wellness Benefit – covers preventive care, routine physical exams</p> <p>Elective abortion benefit – students may decline this specific benefit but it has no bearing on premium cost</p>
<p>2010-2011 UNCSA Plan Annual Premium - \$738 August 1 2010 to July 31, 2010</p>	<p>2011-2012 UNCSA Plan Annual Premium - \$868 August 1, 2011 to July 31, 2012</p>

Note: There will be no gap in coverage for those students continuing on the plan from 2010 to 2012