

# SHA Summary of Benefits - Standard Plan



Maximum Limit	Student- \$500,000 per period of coverage Dependent- \$100,000 per period of coverage
Per Illness or Injury Maximum	Student- \$300,000 Dependent- \$100,000
Deductible	\$100 per illness or injury Student Health Center: \$5 copay per visit
Coinsurance	Outside of the U.S.: No coinsurance In PPO Network or Student Health Center within the U.S.: No coinsurance Out of PPO Network if within the U.S.: 80% of eligible expenses up to \$5,000; then 100% thereafter
Hospital Room and Board	Average semi-private room rate, including nursing service
Intensive Care	URC
Emergency Room Injury	URC
Emergency Room Illness resulting in hospitalization	URC
Emergency Room Illness without Inpatient Admission	URC; Subject to additional \$250 deductible
Mental & Nervous Disorders and Substance Abuse	Outpatient- \$50 per day; \$500 lifetime maximum Inpatient- URC up to \$10,000 lifetime maximum Student Health Center Treatment - \$0
Prescription Drugs	Inpatient URC Outpatient- 50% of actual charges
Physical Therapy	URC- limit 1 visit per day
Local Ambulance	Per injury- up to \$350 \$350 per illness only if admitted as inpatient
Dental	Injury due to covered accident- \$500 maximum per accident Sudden & unexpected pain to natural teeth- \$350 maximum
Eligible Medical Expenses	URC
Emergency Medical Evacuation	\$500,000 lifetime maximum
Emergency Reunion	\$50,000 lifetime maximum
Return of Mortal Remains	\$50,000 maximum
Political Evacuation and Repatriation	\$10,000 lifetime maximum
Intercollegiate/Interscholastic/Intramural or Club Sports	\$5,000 maximum per injury or illness
Incidental Trip Coverage	Up to a cumulative 14 days
Pre-existing Conditions	Charges excluded until after 12 months of continuous coverage
Terrorism	\$50,000 lifetime maximum
AD&D	Student- \$25,000 principal sum
	Spouse- \$10,000 principal sum
	Dependent child- \$5,000 principal sum
	Accidental dismemberment percentage of principal sum
Treatment Period	60 day minimum