



2024-2025

# Student Health Insurance Plan: Oklahoma State University



### Who can enroll?

All Graduate Teaching Assistants/Research Assistants with a GTA/GRA position at .25 FTE taking nine credit hours fall/spring (two hours summer) or at .50 FTE taking six (6) credit hours fall/spring (two credit hours summer), or on reduced continuous enrollment of two credit hours or more for post-candidacy doctoral GTA/GRAs will be automatically enrolled in this insurance plan. Regardless of FTE or credit hours, graduate assistant coaches (GA) as well as graduate students receiving competitive awards/grants, as defined by the Graduate College, will be automatically enrolled in this plan. A graduate student who meets the eligibility requirements determined by the OSU Graduate College is eligible and automatically enrolled in this insurance plan.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.

The student (Named Insured, as defined in the Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

### Plan resources at your fingertips

View benefits, submit a claim and download your ID card via My Account

[uhcsr.com/myaccount](https://uhcsr.com/myaccount)

Find an in-network provider

**Choice Plus**

Find a prescription drug provider

**Optum Rx**

Value-added benefits and services (Student Assist<sup>1</sup>, HealthiestYou<sup>2</sup>, UHC Global<sup>3</sup>)

[uhcsr.com/myaccount](https://uhcsr.com/myaccount)

Student Health Center

[www.uhcsr.com/okstate](https://www.uhcsr.com/okstate)

### Coverage periods, plan cost and deadline dates

	Annual	Fall	Spring/Summer	Summer
Coverage dates	8/1/2024 – 7/31/2025	8/1/2024 – 12/31/2024	1/1/2025 – 7/31/2025	6/1/2025 – 7/31/2025
Student	\$2,340.00	\$981.00	\$1,359.00	\$391.00
Spouse	\$2,340.00	\$981.00	\$1,359.00	\$391.00
One Child	\$2,340.00	\$981.00	\$1,359.00	\$391.00
Two or More Children	\$4,680.00	\$1,962.00	\$2,718.00	\$782.00
Spouse and Two or More Children	\$7,020.00	\$2,943.00	\$4,077.00	\$1,173.00

Rates are subject to regulatory approval and may change. 23COL4751-5348-3

## Plan highlights

**Metallic Level:** Gold with actuarial value of 86.360%

### Student Health Center Benefits:

- The Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Student Health Center for the following services: Prescription Drugs at the SHC after a \$10 Copay for Tier 1 Prescription Drugs and a \$25 Copay for Tier 2 Prescription Drugs up to a 31-day supply per prescription. Policy Exclusions and Limitations do not apply.
- The Deductible and Copays will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Student Health Center for the following services: all other services listed in the Schedule of Benefits. Policy Exclusions and Limitations do not apply.

Benefits	Preferred Providers	Out-of-Network Providers
<b>Overall Plan Maximum</b>	<b>There is no overall maximum dollar limit on the Policy</b>	
<b>Plan Deductible</b>	\$500 Per Insured Person, per Policy Year	\$1,000 Per Insured Person, per Policy Year
<b>Out-of-Pocket Maximum</b> <i>After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any applicable benefit maximums. Refer to the plan certificate for details about how the Out-of-Pocket Maximum applies.</i>	\$5,000 Per Insured Person, Per Policy Year \$10,000 For all Insureds in a Family, Per Policy Year	\$10,000 Per Insured Person, Per Policy Year]
<b>Coinsurance</b> <i>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.</i>	80% of Allowed Amount for Covered Medical Expenses	60% of Allowed Amount for Covered Medical Expenses
<b>Prescription Drugs</b> <i>UHCP Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy at 2 times the retail Copay up to a 90 day supply.</i>	\$20 Copay for Tier 1 \$50 Copay for Tier 2 \$50 Copay for Tier 3 Up to a 31-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP) Retail Network Pharmacy Not subject to Deductible	\$20 Copay for generic drugs \$50 Copay for brand name drugs Up to a 31-day supply per prescription not subject to Deductible
<b>Preventive Care Services</b> <i>Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No Deductible, Copays, or Coinsurance will be applied when the services are received from a Preferred Provider. Please visit <a href="http://www.healthcare.gov/preventive-care-benefits/">www.healthcare.gov/preventive-care-benefits/</a> for a complete list of the services provided for specific age and risk groups.</i>	100% of Allowed Amount	70% of Allowed Amount after Deductible
<b>The following services have per service copays</b> <i>This list is not all inclusive. Please read the plan certificate for complete listing of copays.</i>	Physician's Visits: \$30 not subject to Deductible Lab: \$20 not subject to Deductible Medical Emergency: \$150 not subject to Deductible The Copay will be waived if admitted to the Hospital	Medical Emergency: \$150 not subject to Deductible The Copay will be waived if admitted to the Hospital

Questions about your plan?

Contact Customer Service at **1-800-767-0700**  
or at **customerservice@uhcsr.com**

\*Student Assist services are provided through OptumHealth Behavioral Solutions and OptumHealth Care Solutions, UnitedHealth Group companies. The Student Assist is not a substitute for medical attention. If you have an emergency medical condition, you should call 911 or your local emergency services number. <sup>1</sup>HealthiestYou and the HealthiestYou logo are trademarks of Teladoc Health, Inc., and may not be used without written permission. HealthiestYou does not replace the primary care physician. HealthiestYou does not guarantee that a prescription will be written. HealthiestYou operates subject to state regulation and may not be available in certain states. HealthiestYou does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. HealthiestYou physicians reserve the right to deny care for potential misuse of services. <sup>2</sup>Non-Insurance Travel Assistance services are provided by or through United Healthcare Services, Inc., and affiliates under the UnitedHealthcare Global brand.

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