

## DOMESTIC PLAN SUMMARY OF BENEFITS\*

SHIP members must use University Health Services (UHS) for **all available primary, urgent, and preventative care**. Most services at UHS are fully covered for SHIP members with no out-of-pocket expense.

**Medical and Mental Health Counseling services at UHS include:** Primary Care; Women's Health; STI Testing and Treatment; Allergy/Immunization; Crisis Intervention; Individual Counseling; Group Counseling; Relationship Counseling; Alcohol, Tobacco, and Other Drug Abuse Services.

*Please remember that UHS is not open evenings and weekends and does not provide hospitalization, emergency room care, pediatric care, or specialty care for complex problems. However, SHIP members are well protected nationwide by In-Network hospitals, clinics, and specialized medical services. The SHIP Customer Service team can assist you with identifying In-Network providers.*

*SHIP coverage also includes an annual eye exam at Madison Optometric Center, global Out-Of-Network coverage, and worldwide assistance (including medical evacuation and repatriation).*

Benefit Category	Health Care at UHS	Health Care In-Network**	Health Care Out-Of-Network
<b>Plan Year Deductible</b>	None	\$250 <i>(per person)</i>	\$500 <i>(per person)</i>
<b>Primary/Urgent Care</b>	No member cost	20% member coinsurance <i>(after deductible)</i>	40% member coinsurance <i>(after deductible)</i>
<b>Diagnostic Services</b>	No member cost <i>(x-rays and lab tests ordered by UHS providers)</i>	20% member coinsurance <i>(after deductible)</i>	40% member coinsurance <i>(after deductible)</i>
<b>Preventative Care</b>	No member cost	Not applicable	Not applicable
<b>Mental Health and Chemical Dependency</b>	No member cost	20% member coinsurance <i>(after deductible)</i>	40% member coinsurance <i>(after deductible)</i>
<b>Emergency Room</b> <i>(for medical emergencies only)</i>	Not applicable	No member cost <i>(after a \$50 copayment and deductible)</i>	No member cost <i>(after a \$50 copayment and deductible)</i>
<b>Hospital Services</b> <i>(including inpatient and outpatient professional services)</i>	Not applicable	20% member coinsurance <i>(after deductible)</i>	40% member coinsurance <i>(after deductible)</i>
<b>Plan Year Maximum Out-of-Pocket Expense</b> <i>(coinsurance and deductible)</i>	Not applicable	\$2,000 <i>(per person) (for covered services)</i>	\$4,000 <i>(per person) (for covered services)</i>
<b>Contraceptive Benefit</b>	SHIP coverage at UHS includes 100% of the cost of many contraceptives, including Paraguard IUD, Mirena IUD, Depo Provera, and select contraceptive pills.		
<b>Prescription Drugs</b> <i>Note: Enhanced Benefit!</i>	Generic = \$10 copayment; Brand = \$25 copayment; Non-Formulary = \$50 copayment <b>\$1,750 maximum benefit per person, per plan year</b>		
<b>Pre-Existing Conditions Benefit</b>	SHIP accepts HIPAA certificates indicating at least 12 months of continuous coverage through a group health plan. Without proof of continuous coverage, there are no pre-existing benefits available during the first 6 months of coverage.		
<b>Maximum Lifetime Benefit</b>	<b>\$1,000,000</b>		

### 2011-12 PREMIUM RATES — DOMESTIC PLAN

COVERAGE TYPE	ANNUAL	FALL	SPRING/SUMMER
	8/15/2011 TO 8/14/2012	8/15/2011 TO 1/14/2012	1/15/2012 TO 8/14/2012
Student only (age 25 and under)	\$1,584	\$660	\$924
Student only (age 26 and above)	\$2,460	\$1,025	\$1,435
Student (age 25 and under) + spouse/partner	\$5,172	\$2,155	\$3,017
Student (age 26 and above) + spouse/partner	\$6,204	\$2,585	\$3,619
Student (age 25 and under) + child	\$4,764	\$1,985	\$2,779
Student (age 26 and above) + child	\$5,772	\$2,405	\$3,367
Student (age 25 and under) + family	\$8,280	\$3,450	\$4,830
Student (age 26 and above) + family	\$9,528	\$3,970	\$5,558

*Premium rates are based on the student's age as of August 15, 2011 (the beginning of the plan year).*

*We use this age to calculate the rate plan during the entire plan year.*

\* This is a benefits summary only. Exceptions may apply. Benefits are payable in accordance with the Plan Document, which can be viewed online.

\*\* In-Network facilities near campus include St. Mary's Hospital, Meriter Hospital, and UW Hospital and Clinics.