

2018-2019 STUDENT HEALTH SUPPLEMENTAL PLAN A

The Plan, is known as the Florida Memorial University
Limited Excess Health and Accident Benefits

SUMMARY OF COVERAGE HEALTH, ACCIDENT & ATHLETIC COVERAGE

JESSE TRICE (CAMPUS) STUDENT HEALTH CENTER

Jesse Trice Student Health Center provides acute medical health services on campus at no cost to all full-time undergraduate students. Services are covered at 100% and include, but not limited to, the following primary health care to meet the students' immediate health needs: emergency first aid - chronic disease management- nutrition counseling- screenings- immunizations- ancillary services (order labs, x-rays, prescribe medication) - referrals (if services needed are not provided).

ALL OTHER PROVIDERS	TIER 1 Jesse Trice Community Health Facilities (OFF CAMPUS)	TIER 2 Preferred In-Network	TIER 3 Out-of-Network
Annual Maximum Benefit	\$5,000 (Per Academic Year) / \$1,500 (Per Injury or Sickness)		
Coinsurance (plan pays)	90%	80%	60%
Annual Deductible (per individual)	\$0	\$150	\$500
OUTPATIENT MEDICAL EXPENSES (benefits limited to \$1,500 per Injury or Sickness)	TIER 1 Jesse Trice Community Health Facilities (OFF CAMPUS)	TIER 2 Preferred In-Network	TIER 3 Out-of-Network
Surgical Expense & Day Surgery Misc. (paid at higher coinsurance up to \$1200, then 60% thereafter)	90% of Allowable Charges	80% of PPO Allowance	60% of Usual & Customary
Emergency Room	No Benefits	No Benefits	No Benefits
Urgent Care Center	90% of Allowable Charges	80% of PPO Allowance	60% of Usual & Customary
Laboratory Procedures	90% of Allowable Charges	80% of PPO Allowance	60% of Usual & Customary
Diagnostic X-Ray and Imaging Services	90% of Allowable Charges	80% of PPO Allowance	60% of Usual & Customary
Injections	90% of Allowable Charges	80% of PPO Allowance	60% of Usual & Customary
Radiation Therapy/Chemotherapy	90% of Allowable Charges	80% of PPO Allowance	60% of Usual & Customary
Test & Procedures	90% of Allowable Charges	80% of PPO Allowance	60% of Usual & Customary
Physician's Visits (Includes Specialty Visits)	90% of Allowable Charges	80% of PPO Allowance	60% of Usual & Customary
Consultant Visits	80% up to \$120	80% of PPO Allowance	60% of Usual & Customary
Physiotherapy & Chiropractic Care	90% visits 1-25, then 60% thereafter	80% visits 1-25, then 60% thereafter	60% of Usual & Customary
Preventative Care Services	100% to \$450, then 60% thereafter	80% of PPO Allowance (100% with referral from Student Health Center)	60% of Usual & Customary
Well Women Routine Annual Exam	90% of Allowable Charges	80% of PPO Allowance	60% of Usual & Customary
Psychotherapy	90% visits 1-10, then 60% thereafter	80% visits 1-10, then 60% thereafter	60% of Usual & Customary
Maternity/Complications of Pregnancy		Paid as any other Sickness	
PHARMACY BENEFITS	Jesse Trice Student Health Center or (off campus) Jesse Trice Community Health Facilities	Participating Pharmacies	Out-of-Network
Prescription Maximum		\$350 Per Year	
Pharmacy Supply Limit		31 Days or 101 Tablets	
Deductible		No Deductible Applies	
Tier 1 - Copay + Coinsurance	\$5	\$5	\$5 + 40% Coinsurance
Tier 2 - Copay + Coinsurance	\$15	\$15	\$15 + 40% Coinsurance
Tier 3 - Copay + Coinsurance	\$30	\$30	\$30 + 40% Coinsurance
Contraceptives	100%	100%	100%
90 Day Maintenance Supply	N/A	copy x 2.5	No Benefits
ADDITIONAL MEDICAL BENEFITS	TIER 1 Jesse Trice Community Health Facilities (OFF CAMPUS)	TIER 2 Preferred In-Network	TIER 3 Out-of-Network
Ambulance Services	N/A	80% to \$750, 60% thereafter	
Durable Medical Equipment	80% of up to \$315	80% of up to \$315	80% up to \$315
Treatment for TMJ	No Benefits		No Benefits
Dental (Injury to sound, natural teeth only)		Paid as any other Accident	
Club Sports		Paid as any other Accident up to \$500 per Injury	
Intramural Sports		Paid as any other Accident up to \$500 per Injury	
Intercollegiate Sports		100% of Allowable Charges up to \$25,000 per Injury	
Term Life Insurance		\$10,000	
Accidental Death & Dismemberment		\$10,000	
Optional Dental & Vision Coverage		Offered Separately For Additional Premium.	
24/7 Telephonic MD and After Hours Nurseline		Services are included in this plan. Details are available on the website.	