



STUDENT MEDICOVER

Summary of Benefits

25-26 Student Health Insurance Plan

Student Medcover Health Benefits
For Ball State University





We care, so we are here.

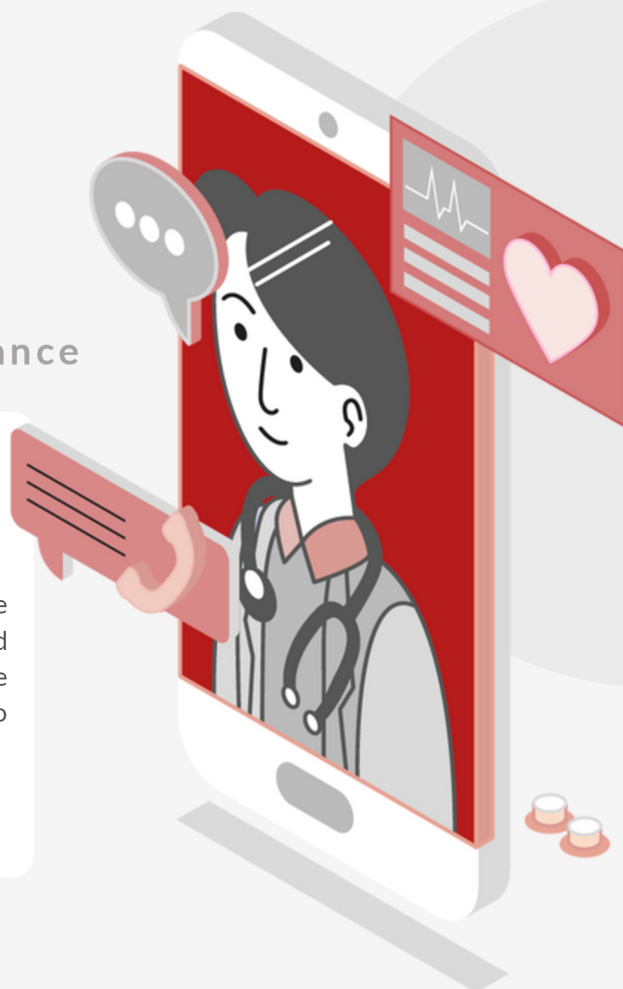
STUDENT MEDICOVER

International Student Health Insurance

Student Medicover strives to make high-quality, affordable care accessible to every international student.

By partnering with UnitedHealthcare, we provide cost-effective, comprehensive insurance plans and strive to make high-quality, affordable care accessible to every international student, aiming to build a supportive, vibrant, and healthy community.

Go to our website and learn more: smcovered.com



How We Differ



One Stop Shop

One call to our team puts marketing, underwriting, customer service and claims at your direct disposal.



Telehealth from Healthiest You

24/7 access to medical advice through HealthiestYou, a national telehealth service to contact physicians via phone and/or video, where permitted.



Provider Network

Our national network provides access across the country to over 6,600 hospitals, 1.4 million physicians and other health care professionals.



Global Emergency Services

- Emergency Evacuation
- Medical Repatriation
- Transportation After Stabilization
- Repatriation of Remains

sm@smcovered.com

(812)360-2313

111 Anza Blvd, Ste 201, Burlingame, CA 94010



Student Medicover

2025-2026 STUDENT HEALTH INSURANCE PLAN

Designed Exclusively for International Students

Underwritten by: H&W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP A UnitedHealth Group Company

Administered by:

UnitedHealthcare StudentResources

Introduction

This plan is a preferred provider organization or "PPO" plan. It provides a higher level of coverage when Covered Medical Expenses are received from healthcare providers who are part of the plan's network of "Preferred Providers." The plan also provides coverage when Covered Medical Expenses are obtained from healthcare providers who are not Preferred Providers, known as " Out-of-Network Providers." However, a lower level of coverage may be provided when care is received from Out-of-Network Providers and the Insured Person may be responsible for paying a greater portion of the cost. If the Covered Medical Expense is incurred for Emergency Services when due to a Medical Emergency Services, benefits will be paid at the Preferred Provider level of benefits.

Who is Eligible?

International students or other persons with a current passport who: 1) are engaged in educational activities; 2) are temporarily located outside his/her home country as a non-resident alien; 3) have not obtained permanent residency status in the U.S.; and 4) are enrolled in an associate, bachelor, master or Ph.D. degree program at a university or other educational institution, with no less than 6 credit hours (unless such school's full-time status requires less credited hours or if the student is graduating at the end of the term for which coverage is purchased); Visiting Scholars, Optional Practical Training Students and formal English as a Second Language program students with an F-1 or J1 visa are eligible to enroll in this insurance Plan.

25-26 Academic Year Coverage and Rates

*PRICE PER 30 DAYS

ALL PREMIUM APPLY TO STUDENT AGE UNDER 25

SUPREME	ELITE	PRIME 100	PRIME 500	GC BASIC (AGE UNDER 23)	BASIC
\$191.7	\$164.4	\$135.9	\$102	\$83.1	68.1

Financial Rating : A.M. Best has affirmed the financial strength rating (FSR) of "A" (excellent) and the issuer credit rating of "A" for the majority of the UnitedHealth Group Incorporated (UnitedHealth)(Minnetonka, MN) [NYSE:UNH]. Currently A.M. Best has affirmed the ICR of "bbb+" and debt rating of UnitedHealth.

Medicover Plans Benefit Highlights - Preferred Provider

	SUPREME	ELITE
Policy Maximum Benefit	Unlimited	Unlimited
Coinsurance	90%	90%
Deductible	\$0	\$0
Out of Pocket Maximum	\$5,000	\$6,350
UHC Network	Choice Plus	Choice Plus
Surgery	90% after Deductible	90% after Deductible
Physician's visit	90% after \$20 Copay per visit	90% after \$25 Copay per visit
Physiotherapy's visit	90% after \$30 Copay per visit	90% after \$30 Copay per visit
Medical Emergency Expense	90% after \$150 Copay per visit	90% after \$200 Copay per visit
Diagnostic X-ray Services	90% after Deductible	90% after Deductible
Radiation Therapy	90% after Deductible	90% after Deductible
Laboratory Procedures	90% after Deductible	90% after Deductible
Tests & Procedures	90% after Deductible	90% after Deductible
Ambulance Services	90% after Deductible	90% after Deductible
Vision Benefit	\$100 Routine Eye Exam & \$200 Vision Care Supplies Benefit (100% Coinsurance)	\$100 Routine Eye Exam & \$200 Vision Care Supplies Benefit (100% Coinsurance)
Preventive Care Services	100%	100%
Urgent Care Center	90% after \$50 Copay per visit	90% after \$50 Copay per visit
Routine Physical Exams Benefits	90% after Deductible	N/A
Prescription Drugs *UnitedHealthcare Pharmacy, Retail Network Pharmacy UHCP Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy	\$15 Copay per prescription Tier 1 \$30 Copay per prescription Tier 2 \$50 Copay per prescription Tier 3 up to a 31-day supply per prescription not subject to Deductible	\$15 Copay per prescription Tier 1 30% Copay per prescription Tier 2 50% Copay per prescription Tier 3 up to a 31-day supply per prescription not subject to Deductible

This is not a schedule of benefit. For full schedule of benefit, please refer to the [Policy Certificate](#).

Medicover Plans Benefit Highlights - Preferred Provider

	PRIME 100	PRIME 500
Policy Maximum Benefit	Unlimited	Unlimited
Coinsurance	80%	80%
Deductible	\$100	\$100
Out of Pocket Maximum	\$6,350	\$7,350
UHC Network	Choice Plus	Choice Plus
Surgery	80% after Deductible	80% after Deductible
Physician's visit	80% after \$25 Copay per visit	80% after \$75 Copay per visit
Physiotherapy's visit	80% after \$30 Copay per visit	80% after \$75 Copay per visit
Medical Emergency Expense	80% after \$200 Copay per visit	80% after \$200 Copay per visit
Diagnostic X-ray Services	80% after Deductible	80% after Deductible
Hospital Misc Exp	80% after Deductible	80% after Deductible
Laboratory Procedures	80% after Deductible	\$30 Copay, then 80% after Deductible
Tests & Procedures	80% after Deductible	80% after Deductible
Ambulance Services	80% after Deductible	80% after Deductible
Vision Benefit	\$100 Routine Eye Exam & \$200 Vision Care Supplies Benefit (100% Coinsurance)	N/A
Preventive Care Services	100%	100%
Urgent Care Center	80% after \$50 Copay per visit	80% after \$75 Copay per visit
Prescription Drugs *UnitedHealthcare Pharmacy, Retail Network Pharmacy UHCP Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy	\$15 Copay per prescription Tier 1 30% Copay per prescription Tier 2 50% Copay per prescription Tier 3 up to a 31-day supply per prescription not subject to Deductible	\$25 Copay per prescription Tier 1 30% Copay per prescription Tier 2 50% Copay per prescription Tier 3 up to a 31-day supply per prescription not subject to Deductible

This is not a schedule of benefit. For full schedule of benefit, please refer to the [Policy Certificate](#).

Medicover Plans Benefit Highlights - Preferred Provider

	GC Basic	BASIC
Policy Maximum Benefit	\$500,000 For Each Injury of Sickness	\$500,000 For Each Injury of Sickness
Coinsurance	80%	80%
Deductible	\$100	\$500
Out of Pocket Maximum	\$N/A	N/A
UHC Network	Options PPO	Options PPO
Surgery	80% after Deductible	80% after Deductible
Physician's visit	80% after \$30 Copay per visit	80% after \$50 Copay per visit, 30 Visits Max
Physiotherapy's visit	80% after \$30 Copay per visit	80% after \$35 Copay per visit, 30 Visits Max
Medical Emergency Expense	80% after \$300 Copay per visit	80% after \$300 Copay per visit
Diagnostic X-ray Services	80% after Deductible	80% after Deductible
Hospital Misc Exp	80% after Deductible	80% after Deductible
Laboratory Procedures	80% after Deductible	80% after Deductible
Tests & Procedures	80% after Deductible	80% after Deductible
Ambulance Services	80% after Deductible	80% after Deductible
Vision Benefit	N/A	N/A
Preventive Care Services	100% (\$1,000 maximum per policy year)	N/A
Urgent Care Center	80% after \$50 Copay per visit	80% after \$100 Copay per visit
Prescription Drugs *UnitedHealthcare Pharmacy, Retail Network Pharmacy UHCP Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy	\$20 Copay per prescription Tier 1 30% Copay per prescription Tier 2 45% Copay per prescription Tier 3 up to a 31-day supply per prescription not subject to Deductible	N/A

This is not a schedule of benefit. For full schedule of benefit, please refer to the [Policy Certificate](#).

Set Up Your Account & ID Access

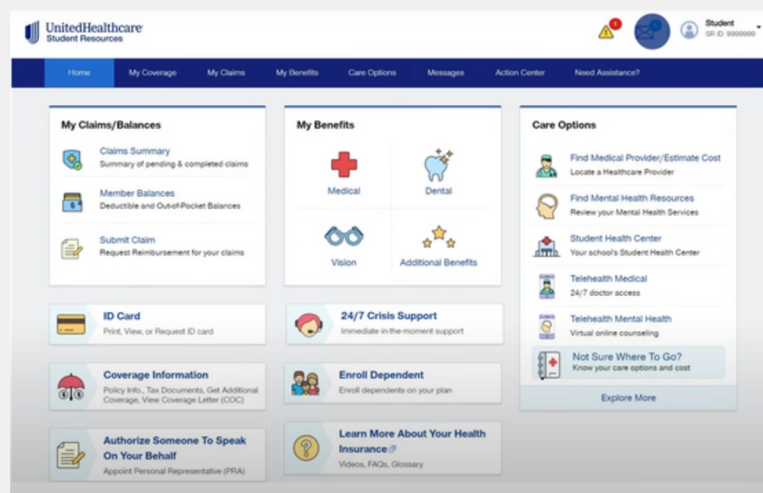
How to Register for My Account at UnitedHealthcare

Follow these simple steps to create your account and access your benefits:

1. Go to myaccount.uhcsr.com.
2. If you have an existing HealthSafe ID, click Sign In. If not, click on Register Now.
3. Follow the on-screen prompts to register. You will need your 7-digit SRID or Student ID/Civil ID/National ID(SACM).
4. Enter username and password of your choice.
5. Choose a confirmation method. Once you confirm your email, you will need to sign in using the username and password your created

Once logged in, you can:

- Download/print your insurance ID card
- View your plan details
- Check claim history and Explanation of Benefits (EOBs)



How to Get Your Insurance ID Card

Your ID card will be available in your My Account after successful registration.

- Download a digital version to your phone
- Print a physical copy if needed for doctor visits or pharmacies
- Always carry it or have a photo saved on your phone

We care, so we are here

Find Care in 15 Minutes

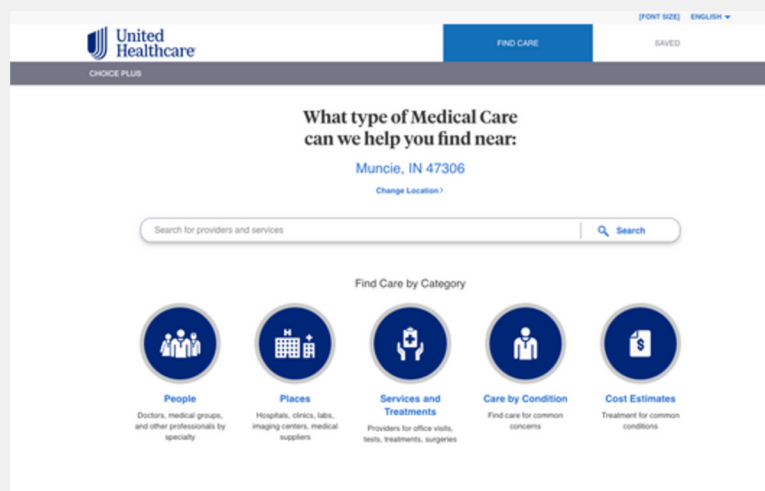
How to Find a Doctor, Hospital, or Lab

Follow these simple steps to find in-network providers in minutes

1. Log in to your [My Account](#), then click on “Find Care” to search for doctors, hospitals or labs in your area.
2. Enter your location. To locate a care provider near your location, enter a street address, city, and state, or a 5-digit zip code.
3. Search for the care you need.

Enter Primary Care Physicians, Hospitals, or Urgent Care Centers in the search bar. To select by medical care categories, click the tabs below the search bar:

- Search for Special Care: People > Special Care > Choose Type of Specialists
- Search for Vaccines: Services and Treatments > Vaccines > Adult Vaccines > Choose Type of Vaccines



We care, so we are here

Virtual Visits

Telehealth and Online Counseling

Our telehealth benefits are convenient and affordable with \$0 cost share for students. Additionally, when students use these services, there is no effect on the utilization of the plan.

HealthiestYou, a Teladoc company

We've partnered with HealthiestYou, a Teladoc company, to provide UHCSR insured students with round-the-clock access to board-certified physicians via phone and/or video chat. Appointments can either be scheduled or requested ASAP. During a physician consult, students will be able to speak to a physician for diagnosis and treatment of over 70 percent of acute illnesses.

Telehealth Behavioral

Members can speak with a board-certified Licensed Psychologist or Therapist by phone or video from wherever they feel most comfortable. Members can book appointments and build an ongoing relationship with a mental health professional of their choice.



According to American College Health Association's 2021 survey, 73% of college students had an appointment and/or discussion with a healthcare provider regarding anxiety within the last 12 months.

*HealthiestYou, a Teladoc company, is not health insurance. HealthiestYou, a Teladoc company, is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou, a Teladoc company, physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. HealthiestYou, a Teladoc company, physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances.

We care, so we are here

Enhancements

Empowering Students

LiveAndWorkWell.com

This secure site provides students with confidential support for life's challenges and changes. It's packed with information, making it easy for students to learn about a range of topics that can affect them or their loved ones.

On the site, students can find articles about relationships, family issues, crisis planning, and suicide prevention, just to name a few. Students can also learn about subjects that most affect college-aged students: substance abuse issues, eating disorders, ADHD, and more.

Your students have access to an array of tools such as health risk assessments and they'll get instant feedback on recommended resources. Students can also find self-help programs for ways to deal with stress, anxiety and depression. A variety of health estimators and calculators are also available.

Travel Assistance and Evacuation Benefits

We live in a global world. You may have students coming from all across the world and your domestic students may travel to other countries. In either case, you want to know they have access to quality health care.

This program provides members with immediate access to doctors, hospitals, pharmacies, and certain other services when faced with a travel or medical emergency while traveling. Services are available to US students when traveling 100 miles or more from their permanent residence or abroad. Foreign national students studying in the US are eligible when in the US and outside of their home country.

These services are generally offered as an accompaniment to our student insurance plans. They can also be made available as an optional standalone product. Additional details can be provided upon request.

Pharmacy Management Solutions

UHCSR offers OptumRx pharmacy benefit management. OptumRx serves more than 59 million members, with over 67,000 community pharmacies available nationwide. OptumRx is one of the largest purchasers of prescription medications, negotiates directly with pharmaceutical manufacturers, and has the lowest pharmacy cost trend in the industry. OptumRx offers a comprehensive and quality pharmacy benefit by:

- Integrating the pharmacy with medical management to achieve a better healthcare value for the student
- Using evidence-based tiered Prescription Drug Lists
- Consistently striving to introduce innovative programs to help make health care more affordable

OptumRx offers analytics and reporting, pharmacy network management (including both retail and mail order) and many other full-service pharmacy management solutions. We also strive to build supportive relationships with Student Health Center pharmacies to facilitate pharmacy benefit management.