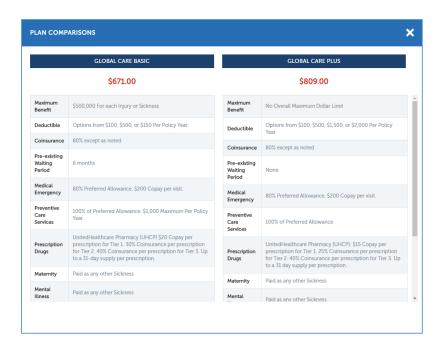
- 1 Visit PGHglobalstudent.com to review plans and enroll.
- Input date of birth, school and student category: select F1 international to view the Global Care Basic or Plus plan.



Select coverage dates for the academic year: 08/01/2020 – 7/31/2021 (coverage for 365 days). For students graduating in the Fall, enter the following coverage dates: 08/01/2020 – 12/31/2020.



- Daemen College only allows students to enroll in the Global Care Basic or Plus Plans. While other coverage options are available, they do not provide comprehensive coverage while you are in the United States (urgent care, emergency care, preventive services, specialty services, etc.).
- You have the option to select plans for comparison. We recommend students review this information to make an informed decision about their health insurance. *The costs outlined below are an example and subject to change based on age, plan, and level of coverage.*



Select a deductible. Your deductible is the amount of money you must pay out of pocket for care before your insurance company will start covering costs. An example of the deductible options for each Global Care Basic plan are outlined below. Please note: as the deductible (amount you must pay out of pocket until the insurance company takes over) increases, the cost of the plan (premium) you pay up front decreases.

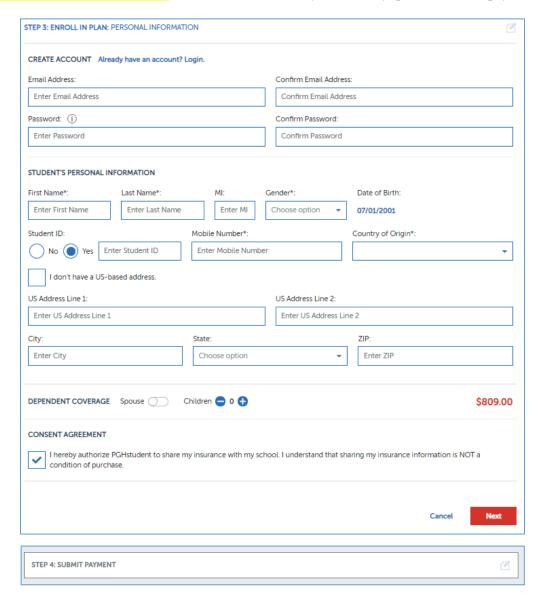
Global Care BASIC Deductible options*:

- Preferred Provider deductible: \$100 (in-network), \$500 (out-of-network) (premium: \$673.00)
- Preferred Provider deductible: \$500 (in-network), \$750 (out-of-network) (premium: \$604.00)

*In-network health care providers have contracted with your insurance company to accept certain negotiated (i.e., discounted) rates. As a result, you will typically pay less with an in-network provider. Out-of-network providers have not agreed to the discounted rates.

Important note: Daemen College does not have a Student Health Center on campus therefore; the cost of the deductible is not waived as stated on the PGH website.

- 7 After reviewing plans and choosing a deductible, select a plan and proceed to enroll.
- Answer enrollment questions and proceed to step 4 to submit payment. The annual cost (premium) is due at the time of enrollment. Contact PGH Global if you have any questions about payment.





After you submit payment, check your email (within 24 hours) for an email from PGH Global or United Heatlhcare that will include your Coverage Overview and/or a temporary insurance ID card.

Submit proof of your Coverage Overview to the CHIP Center. To do so, take a photo with a smart device, upload a copy of the Coverage Overview online to daemen.edu/healthupload or email a copy to health@daemen.edu. Student athletes should also submit a copy of the Coverage Overview to the ARMS system for Athletics. The Coverage Overview must be on file with the CHIP Center prior to classes starting.

Coverage Confirmation



Insured Information

Student Name Effective Date: 8/1/2020 Insurance Plan: Global Care Basic Termination Date: 7/31/2021 Policy Number: XXXXXXXXX Premium Paid: \$COST USD

Plan Details

Maximum Benefit: \$500,000 For each Injury or Sickness

Deductible: Options from \$100, \$500, or \$150 Per Policy Year.

80% except as noted Coinsurance:

Pre-existing Waiting 6 months

Period:

Medical Emergency: 80% Preferred Allowance. \$200 Copay per visit.

Preventive Care Services: 100% of Preferred Allowance. \$1,000 Maximum Per Policy Year.

UnitedHealthcare Pharmacy (UHCP) \$20 Copay per prescription for Tier 1. 30% Coinsurance Prescription Drugs:

per prescription for Tier 2. 40% Coinsurance per prescription for Tier 3. Up to a 31-day supply

per prescription.

Maternity: Paid as any other Sickness Mental Illness: Paid as any other Sickness Substance Abuse: Paid as any other Sickness Medical Evacuation &

Unlimited Benefits Repatriation:

Dependents are subject to special terms and conditions. Please refer to the policy brochure Dependents:

for more information.

The Plan is Underwritten by:

US Claims and Customer Service

UnitedHealthcareStudentResources Student Resources (SPC) Ltd. P.O. Box 809025 A UnitedHealth Group Company Dallas, Texas 75380-9025

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.