



# STUDENTBLUE

Student Health Insurance from Blue Cross and Blue Shield of Nebraska

## Medical, Prescription Drug, and Dental Coverage

### For Students of University of Nebraska Kearney 2016-2017 Academic Year

The University of Nebraska Kearney (UNK) teamed with Blue Cross and Blue Shield of Nebraska (BCBSNE) to offer a medical, prescription drug and dental insurance plan to UNK students. This coverage, called StudentBlue, can help protect you from the unexpected costs of illness or injury – so you can focus on your future! Coverage is also available for dependents.

Consider this plan if you have no insurance or if your current insurance does not:

- Cover services provided at UNK Student Health & Counseling
- Provide coverage if you decrease your credit hours
- Provide coverage because of age restrictions
- Provide adequate benefits

## Why buy STUDENTBLUE?

- ✓ You pay **one premium** (per coverage period) for all your BCBSNE medical, prescription drug, and dental insurance
- ✓ Covered UNK Student Health & Counseling services are **paid at 100%** – including injections, annual exam expenses, and some laboratory services
- ✓ You get two **healthy mouth check-ups** at any in-network dental provider

## What are the benefits of StudentBlue?

Here is how BCBSNE pays benefits for some common types of expenses.

Health Insurance	In-network	Out-of-network
<b>Deductible</b> (Embedded)		
Individual	\$500	\$1,000
Family	\$1,000	\$2,000
Embedded deductible means if you have individual (student only) coverage, you only need to pay the individual deductible and out-of-pocket limit amounts. If you have family coverage, your family members' covered expenses are combined to satisfy the required family amounts, but no one family member must satisfy more than the individual amount.		
<b>Coinsurance</b>		
Covered person pays	20%	50%
Plan pays	80%	50%
<b>Out-of-pocket limit</b> (Embedded) (includes deductible, coinsurance, and copays)		
Individual	\$2,200	\$4,400
Family	\$4,400	\$8,800
Once the annual out-of-pocket limit is reached, most covered services are payable by the plan at 100% for the rest of the benefit year. In-network and out-of-network deductible and out-of-pocket limits cross accumulate. All other limits (days, visits, sessions, dollar amounts, etc.) do cross accumulate between in-network and out-of-network, unless noted differently.		

Prescription Drug Plan	UNL Health Center Pharmacy	In-network	Out-of-network
<b>Retail and mail order</b> (per 30-day supply)			
Generic drugs	\$5 copay	\$10 copay	In-network level of benefits + 25% penalty
Formulary brand name drugs	\$30 copay	\$40 copay	In-network level of benefits + 25% penalty
Non-formulary brand name drugs	\$80 copay	\$80 copay	In-network level of benefits + 25% penalty
A 90-day supply is available at a retail Extended Supply Network pharmacy subject to three copays.			
<b>Specialty drugs</b>			
Specialty drugs	\$100 copay	\$100 copay	Not covered
Specialty drugs must be purchased through a designated specialty pharmacy after two fills.			
<b>Contraceptives</b>			
Formulary - generic	Plan pays 100%	Plan pays 100%	25% penalty
Formulary - brand	Plan pays 100%	Plan pays 100%	25% penalty
Non-formulary - generic	\$5 copay	\$10 copay	In-network level of benefits + 25% penalty
Non-formulary - brand	\$80 copay	\$80 copay	In-network level of benefits + 25% penalty

Dental Insurance	In-network	Out-of-network
<b>Deductible</b> (Applies to Coverage B)		
Individual	\$50	\$100
Family	\$100	\$200
<b>Benefit year maximum benefit</b> (Applies to Coverage A and B)		
Benefit year maximum	\$1,000	\$1,000
<b>Coinsurance</b>		
Coverage A	0%	40%
Coverage B - crowns (Plan pays 30%)	70%	70%
Coverage B - all other covered services	20%	50%
Coverage C	No coverage	No coverage
Coverage D	No coverage	No coverage

# ENROLLMENT



Visit [nebraskablue.com/studentblue](http://nebraskablue.com/studentblue) to enroll.  
**You must re-enroll for each coverage period (Fall and Spring/Summer).**

## What is the premium?

	Fall Semester	Spring/Summer Semester
Student	\$842.35	\$1,179.29
Spouse/Domestic Partner	\$842.35	\$1,179.29
Each Child	\$477.75	\$668.85

Note: An additional \$10 fee per covered person per coverage period will be charged by the University.

## When is the coverage effective?

**Fall Semester:** August 1, 2016 through December 31, 2016

**Spring/Summer Semesters:** January 1, 2017 through July 31, 2017

## Questions?

**Blue Cross and Blue Shield of Nebraska**  
888-592-8962  
[nebraskablue.com/studentblue](http://nebraskablue.com/studentblue)

**UNK Student Health & Counseling**  
308-865-8218 (For clinic appointments,  
insurance coverage and enrollment questions)  
MSAB 184  
[unk.edu/shc](http://unk.edu/shc)  
[unkhealth@unk.edu](mailto:unkhealth@unk.edu)

**Billing Contact**  
Lisa Plummer  
308-865-8964 (For billing questions)  
MSAB 128  
[plummerlj@unk.edu](mailto:plummerlj@unk.edu)



The University of Nebraska student insurance plan also offers travel assistance and accidental death and dismemberment (AD&D) coverage<sup>1</sup> at no additional charge to you when you enroll in StudentBlue. Contact UNK Student Health & Counseling for details.

## TELEHEALTH SERVICES: A Fast, Easy Way to See a Doctor!

Telehealth lets you have live visits over computer, tablet or phone with a doctor anytime<sup>2</sup>. It's easy to use and private.

Your BCBSNE health plan provides telehealth services through American Well®, also known as Amwell. With Amwell, you can register for free, and the cost per visit is only \$15 – less than what you would pay for an in-person doctor office visit.

### There are three easy ways to register:

1. Download the Amwell app on your mobile device from the Apple App Store or Google Play
2. Visit [nebraskablue.com/telehealth](http://nebraskablue.com/telehealth)
3. Call 844-SEE-DOCS (844-733-3627)

When prompted, enter Service Key **BCBSNE** to get the \$15 Blue Cross and Blue Shield of Nebraska member rate.



1. Travel assistance and AD&D coverage is separate from StudentBlue.

2. Telehealth is available in most states, but some states do not allow telehealth consults or telehealth prescriptions. For more information, visit: [info.americanwell.com/where-can-i-see-a-doctor-online](http://info.americanwell.com/where-can-i-see-a-doctor-online). American Well is an independent company that provides telehealth services for Blue Cross and Blue Shield of Nebraska.

This flier provides you with an overview of the Blue Cross and Blue Shield of Nebraska health, prescription drug, and dental coverage offered to University of Nebraska students. This is not a contract. It is intended as a general overview only. It does not contain all the details of this coverage. For more complete information about your plan, including benefits, exclusions and contract limitations, please refer to the certificate of coverage or the master group contract. In the event there are discrepancies between this document and the contract, the terms and conditions of the contract will govern. Blue Cross and Blue Shield of Nebraska is an independent licensee of the Blue Cross and Blue Shield Association.