Who to Contact

Enrollment, premium, coverage info. . . . 801-422-2661

SHC HEALTH PLAN OFFICE

SHC urgent care 801-422-5128

8 a.m. to 5:30 p.m., Monday through Friday

Fall and winter semesters: 8 a.m. to noon on Saturday

AFTER-HOURS EMERGENCIES

| Blue Rock Medical 801-375-2177 |
|-------------------------------------------------|
| Revere Health 801-812-5033 |
| Saratoga Springs InstaCare 801-766-4567 |
| Springville InstaCare 801-429-1200 |
| Utah Valley Urgent Care 801-768-1555 |
| Riverwoods Urgent Care 801-229-2011 |
| American Fork Hospital (InstaCare) 801-855-3300 |
| Mountain View Hospital 801-465-7000 |
| Timpanogos Regional Hospital 801-714-6000 |

DMBA

| Preauthorization | 800-777-3622 |
|------------------|--------------------------|
| Billing address | P.O. Box 45530 |
| | Salt Lake City, UT 84145 |

DMBA'S PREFERRED PROVIDER NETWORK

Utah and Southeast Idaho:

| DMBA Contracted Providers 800-777-3622 or www.dmba.com |
|--------------------------------------------------------|
| Hawaii: MDX |
| UnitedHealthcare Options PPO 866-633-2446 |
| or www.myuhc.com |

Important Keys to Remember

- Diabetic supplies covered by the Student Health Plan are now available through any DMBA contracted pharmacy, including the SHC pharmacy. As of January 3, 2005, covered diabetic supplies are covered at 80% when you fill the prescription at a contracted pharmacy. If you have questions about diabetic supplies, please contact DMBA
- If you are a graduate student or continuing education student
 with fewer than nine credit hours per semester, you will not be
 enrolled automatically in the plan. You must enroll for coverage
 online, in person at the SHC Health Plan Office, or send an
 email to healthplan@byu.edu.
- DMBA will assign you a unique ID number. This DMBA ID number is your policy number. Contact DMBA if you do not receive your ID number.
- The SHC is your primary source of medical care. Only eligible services not available at the SHC will be approved for outside referral.
- Preauthorization from DMBA is required before you receive care outside the SHC. If you are referred by an SHC physician, preauthorization will occur automatically.
- Always receive care from providers who are contracted through DMBA's Preferred Provider Network. If you use noncontracted providers, your benefits will be lower.
- If you use non-contracted providers, you will be responsible to pay any charges over allowable amounts.
- New dependents must be enrolled within 60 days of the qualifying event (marriage, birth, or adoption placement).
- Not all services are covered by the plan. Please read the exclusions to see which services are not covered.
- You may change your coverage option only during the open enrollment period before each semester/term or within 60 days of acquiring a new dependent through marriage, birth, or adoption.
- You may disenroll from the plan at the beginning of any semester or term by providing verification that you have gained new medical insurance that meets BYU's requirements.
- Coverage is effective the first day of classes and will end Aug. 29, 2021, or when you graduate or lose your continuing student status, whichever comes first.
- Your student account will be charged the appropriate premium (based on the coverage option you choose) at the beginning of each semester and term during the academic year. This includes spring and summer terms.
- If you lose your private health insurance and choose to enroll in the Student Health Plan, your coverage will be effective on the first day of the semester/term..

Access the Student Health Plan handbook at www.dmba.com/nsc/student/handbooks.aspx

BYUBRO1SPN0820

BYU Student Health Plan 2020-2021

AUG. 31, 2020 TO AUG. 29, 2021

- Insurance coverage is mandatory for continuing students and will remain in effect for a full academic year, including spring and summer terms
- Open enrollment ends on the last day to add/drop (one week after each semester/term starts)
- Most medical services are available from the Student Health Center
- No annual deductible
- Coverage for hospitalization
- Coverage for emergency care
- Optional coverage for dependents
- Out-of-area coverage



A Health Plan Administered by DMBA and the BYU Student Health Center

BRIGHAM YOUNG UNIVERSITY STUDENT HEALTH PLAN 2020-2021

| Coverage for Services Provided in the Student Health Center | | | | |
|-------------------------------------------------------------|----------------------------|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Copayment Per Service (You Pay) | You Pay After Copayment | The Plan Pays After Copayment | Primary care, most for: • Dermatology | Pediatrics |
| \$10 (\$15 for urgent care) | \$0 | 100% | Diagnostic X-ray and lab 5 Ear, nose, and throat Eating disorders Gynecology Medical equipment/supplies Mental health Nutrition counseling Orthopedics | Pharmacy ¹ Physical therapy Podiatry Psychiatry Sports medicine Substance abuse Ultrasound Urgent care |

| Coverage for Physician Services Outside the SHC and Hospital Outpatient Care ² | | | | | |
|-------------------------------------------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| Copayment Per Service (You Pay) | You PayAfter Copayment | The Plan Pays After Copayment | Administration of anesthesia | Office visits (if specialists are | |
| \$25 ⁶ | 20% contracted providers 50% non-contracted providers | 80% ³ contracted providers 50% non-contracted providers | Chemotherapy Diagnostic laboratory services Emergency care (\$50 copayment) Non-elective surgery | Office visits (if specialists are not available at SHC) Physical therapy⁴ (up to 20 visits per academic year) Radiation therapy X-rays | |

| Coverage for Hospital Inpatient Care | | | |
|--------------------------------------------|-------------------------------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| Copayment per Admission (You Pay) | You Pay after Copayment | The Plan Pays After Copayment | Anesthesia |
| \$300 (Plus \$100 for newborn child) | 20% contracted providers 50% non-contracted providers | 80% ³ contracted providers 50% non-contracted providers | Diagnostic laboratory services Prescribed medications Semi-private room Surgery X-rays |

| 2020-2021 Premium Per Billing Period | | | | |
|---------------------------------------------|----------|----------|--------|--------|
| Coverage Option | Fall | Winter | Spring | Summer |
| One Single Student Only | \$ 324 | \$ 324 | \$ 162 | \$ 162 |
| One Married Student Only*** | \$ 516 | \$ 516 | \$ 258 | \$ 258 |
| One Single Student With Dependent(s) | \$ 1,196 | \$ 1,196 | \$ 598 | \$ 598 |
| One Married Student With Dependent(s) | \$ 1,806 | \$ 1,806 | \$ 903 | \$ 903 |

Maternity coverage is included for all students/policyholders. Non-student spouses must meet a \$3,000 deductible per pregnancy for all maternity services before they can receive regular benefits.

This pamphlet provides a brief description of plan benefits. It is not complete or a legal document.

For more information, access the Student Plan handbook at:

www.dmba.com/nsc/student/handbooks.aspx

or pick up a copy at the Student Health Center Health Plan Office.

The handbook provides you with an explanation of your benefits under the BYU Student Health Plan and constitutes a legal contract between you and DMBA.

- 1. Prescription Benefit: At the SHC pharmacy, the plan pays 80% and you pay 20% for covered drugs. At participating MRx pharmacies, the plan pays 60% and you pay 40% for covered drugs. If you have any questions about help for high-cost or other drugs not covered by the plan, please discuss them with your SHC clinician.
- 2. Contact a DMBA authorization representative at 800-777-3622 before you receive the medical service.
- 3. Maximum benefit is \$20,000 per academic year for services outside the SHC. For coverage of medical expenses above the maximum benefit, refer to BYU's Large Claims Coverage Plan.
- 4. In Utah County, you must receive care at the BYU Student Health Center.
- 5. For nearly all laboratory services, the SHC sends tests to outside providers. These services will be covered at 80%.
- 6. If you don't preauthorize services you receive outside of the health centers, when necessary, you pay a \$100 copayment per service instead of the normal copayment.

 Benefits for all services outside the SHC are based on the lesser of billed charges, contracted rates, or the allowable amounts for the services received, as determined by DMBA.