

**Visit: [www.macori.com/OU](http://www.macori.com/OU) for:**

- Benefits & Enrollment Information
- ID Cards
- Interactive On-Line Claim Form
- “View My Account” - Check your claims and coverage status
- Locate a PPO Medical Provider and/or Catalyst Pharmacy
- 24-Hour Nurseline Information
- Optional Enrollment: Dependents, Needlestick, Dental, Vision



## Student Health Plan Overview for the University of Oklahoma

*This is a brief overview of benefits provided for informational purposes only. It is not a complete description of the plan. A more detailed description of the benefits, definitions, the **Pre-existing Condition clause** and other limitations and exclusions is provided in the Plan Document online at: [www.macori.com/OU](http://www.macori.com/OU). If there is any conflict between the contents of this document, the “Guide to Understanding the Plan” and the Plan Document, the terms and conditions of the Plan Document will govern in all cases.*

### Who is Eligible?

If you are a University of Oklahoma student who enrolls to attend classes on campus, you may enroll in the Student Health Plan if you meet the eligibility requirements in one of the following categories:

**Undergraduates:** You must be enrolled for at least nine credit hours during the fall or spring semesters or three credit hours if you are enrolling for summer-only coverage. If you are in your last semester before graduation and you need fewer than nine hours, you may continue to have coverage. (You have this option only once during your attendance at OU.)

**Graduate students:** You must be enrolled for five credit hours during the fall or spring semesters, three credit hours if you are enrolling for summer-only coverage, or two thesis or dissertation credit hours. If you are in your last semester before taking your thesis or dissertation, and you need fewer than six hours, you may continue to have coverage. (You have this option only once during your attendance at OU.)

**Disabled students:** If you are not enrolled as a full-time student, but you have a documented disability and have successfully petitioned the university for full-time status, you may be eligible to enroll in the plan.

**International students:** Non-immigrant international students and scholars (on an “F” or “J” visa) **taking credit hours are automatically enrolled unless a waiver is granted.**

**Note:** Credit hours you earn for home study, correspondence, television or online classes do not apply toward eligibility requirements.

### Eligible Family Members

You may cover the following family members:

- Your legally married spouse
- Your unmarried children under age 19 for whom you are legally responsible.

### What the Plan Covers

The Schedule of Benefits on the reverse side of this sheet provides an overview of how the Student Health Plan provides Covered Medical Care. You need to be aware that the Student Health Plan has certain limitations and exclusions. For more details, refer to the Plan Document on the Macori Web site at [www.macori.com/OU](http://www.macori.com/OU).

Your eligible dependents will be covered by the same plan you elect for yourself – either Plan I or Plan II.

— See **IMPORTANT NOTICE** on reverse side. —

### Receiving Medical Care From Goddard:

1. **Visit Goddard First** - Always go to Goddard Health Center first when you need medical care. Goddard is located at 620 Elm Ave., Norman, OK. The phone number is (405)325-4441.
2. **Get a Referral** - If Goddard cannot provide the services you need, they will refer you to a preferred provider (see below). In the Norman area, you will usually be referred to a provider in the Norman Physician Hospital Organization (NPHO). Outside of Norman, you will be referred to a preferred provider in your area. You must get a referral from Goddard **before** you visit any other provider unless you are out of town or require emergency care in a hospital emergency room when the center is closed. For more information, see page 2 of the Plan Document available at [www.macori.com/OU](http://www.macori.com/OU).

### Receiving Medical Care When Goddard is Closed: (A referral is still required within 48 hours as shown below under “Get a Referral”).

1. **Go to Urgent Care** - When Goddard is closed and you are in the Norman area, you can go to one of the Immediate Care of Oklahoma’s two Norman locations (800 24th Ave. NW or 3400 W. Tecumseh Road). Urgent care is for treatment of a medical condition needing immediate attention. According to the Urgent Care Association of America, urgent care services often serve as a direct link between the public and emergency room services. Examples could include: care for flu, lacerations, stitches, animal bites and so forth. See complete definitions of Urgent Care Provider and Urgent Condition on page 13 of the Plan Document.
2. **Go to the Emergency Room** - You should only visit a hospital emergency room when the illness or injury could cause serious jeopardy to your health if not immediately treated. See complete definition of Emergency Care on page 7 of the Plan Document.
3. **Get a Referral** - You must contact Goddard Health Center to get a referral within two days after your visit to another provider. Benefits will be reduced if you fail to receive a referral from Goddard within 48 hours.

**Preferred Providers:** The Preferred Provider Organization (PPO) is a network of doctors, hospitals, and other healthcare providers who have agreed to provide medical care to members of the Student Health Plan at discounted rates. The Student Health Plan pays a greater percentage of Covered Medical Care when you use PPO-network doctors and hospitals than it pays for non-PPO doctors. To receive the PPO benefit level, you must first receive a referral from Goddard.

### INSIDE NORMAN AREA:

- Goddard Health Center—Phone: 405-325-4441
- Norman Physician Hospital Organization (NPHO)  
Toll Free: (800)944-2740 ext. 72155 Website: [www.normanpho.com](http://www.normanpho.com)

### OUTSIDE NORMAN AREA:

- First Health—Toll-Free: (800)226-5116  
Website link: [www.macori.com/OU](http://www.macori.com/OU)

### EMERGENCY CARE—INSIDE NORMAN AREA:

- Norman Regional Hospital—Phone: 405-307-1000
- HealthPlex—Phone: 405-515-1000
- Moore Medical Clinic—Phone: 405-793-9355

### URGENT CARE—INSIDE NORMAN AREA:

- Immediate Care of Oklahoma—Phone 405-321-7100 or 405-307-6900

### EMERGENCY CARE—OUTSIDE NORMAN AREA:

- Any hospital emergency room (PPO if possible)  
Website link: [www.macori.com/OU](http://www.macori.com/OU)

**PRESCRIPTION DRUGS:** Catalyst Rx Website link: [www.macori.com/OU](http://www.macori.com/OU)

# Schedule of Benefit Sampling

(The full schedule is available at [www.macori.com/OU](http://www.macori.com/OU))

**Benefits listed as payable in percentages are based on a percentage of the Allowable Charge.**

The Plans contain limitations such as: the Pre-existing Condition Limitation, limitations on the maximum amounts it will pay and excludes coverage for certain services. You can read about these Limitations and Exclusions, the Schedule of Benefits and Plan Provisions in the "Guide to Understanding the Plan" available at [www.macori.com/OU](http://www.macori.com/OU). This Plan will never pay more than Plan "Maximum Benefit" listed below.

Plan Feature	Plan I		Plan II	
Maximum Benefit	\$1,000,000 lifetime \$25,000 for psychiatric care		\$50,000 per condition Psychiatric care not covered	
	PPO	Non-PPO	PPO	Non-PPO
Inpatient Deductible per Covered Person per Plan Year	\$250 combined inpatient/outpatient	\$350	\$250	\$450
Outpatient Deductible per Covered Person per Plan Year (No Deductible at Goddard)	\$250 combined inpatient/outpatient	\$350	\$250	\$450
Prescription Drug Deductible per Covered person per Plan Year	\$50 only for prescriptions not purchased at Goddard		\$100 only for prescriptions not purchased at Goddard	
Out-of-Pocket Maximum (excluding deductibles, copays, prescription drug and psychiatric care services)	PPO	Non-PPO	PPO	Non-PPO
	\$5,000	None	None	None

### Covered Medical Care at Goddard Health Center (no deductible)

Service	Plan I	Plan II
Doctor's Office Visit	100% - student / \$10 copay per visit - dependent	100% - student / 80% - dependent
In Office Minor Surgery	100% - student / 80% - dependent	100% - student / 80% - dependent
Women's Center Office Visit	100% - student / \$10 copay per visit - dependent	100% - student / 80% - dependent
Lab & X-Ray Services/Medical Supplies	100% - student / 80% - dependent	100% - student / 80% - dependent
Required Immunizations – Up to age 18 (does not include office visit)	100% - student / 100% - dependent	100% - student / 100% - dependent
HPV Vaccine Series (three injections)	\$10 copay per injection – student or spouse	Not covered
Routine Examinations – One per Plan Year (except gynecological exams are covered up to \$100 per Plan Year only when performed at Goddard)	100% - student \$10 copay per visit – dependent. Four well baby/child exams are covered for children up to 6 months of age (scheduled at 2-4 weeks, 2 months, 4 months and 6 months)	100% - student 80% - dependent. Well baby/child exams not covered except for one routine visit per Plan Year
Physical Therapy	\$5 copay per visit - student 80% - dependent	\$5 copay per visit - student Not covered for dependents
Counseling Services	\$5 copay per visit - student / \$10 copay per visit— spouse Not covered for children	Not covered
Prescription Drugs – In any 30 day period, dispensing is limited to 34-day supply. Aggregate maximum benefit applies whether dispensed at Goddard or another Catalyst Rx provider.	\$15 copay for generic / \$50 copay for name brand \$1,250 aggregate maximum per covered person per Plan Year	\$15 copay for generic / \$50 copay for brand name \$500 aggregate maximum per covered person per Plan Year, including diabetic supplies

### Covered Medical Care within the PPO Network (Outside Goddard)

To receive the PPO network level of benefits when you use a PPO network doctor or hospital, **you must have a Valid Written Referral** from Goddard and you must satisfy the Plan Year deductible before the plan will pay a percentage of Allowable Charges.

Service	Plan I	Plan II
Inpatient Hospital Miscellaneous when Room & Board is charged	Coinsurance is 80% after deductible	Coinsurance is 75% after deductible
Outpatient Miscellaneous Benefits	Coinsurance is 80% after deductible	Coinsurance is 75%. Deductible applies.
Ambulatory Surgical Center Benefits (Facility Charges Only)	Coinsurance is 80% after deductible	Coinsurance is 75%. Deductible applies.
Surgical/Medical Services (other than doctor's visits)	Coinsurance 80% after deductible	Maximum Payable is \$5,000 total for all conditions per Plan Year for: Surgeon, Asst. Surgeon and Anesthesiologist. Coinsurance is 75% for Surgeon, 20% for Asst. Surgeon and 25% for Anesthesiologist. Deductible applies.
Inpatient Doctor's Visit	Coinsurance is 80% after deductible	Charges up to \$25 per day
Emergency Room (facility only)	After you satisfy the deductible and \$35 copay at Norman Regional Hospital (\$100 at other facilities) per visit, the plan pays 100%. Payable only for medical emergencies.	After you satisfy the deductible, there is no copay at Norman Regional Hospital (\$100 at other facilities) per visit, the plan pays 75%. Payable only for medical emergencies.
Minor Emergency Center for Urgent Care	Doctors visit: \$10 copay – no deductible. Other Covered Medical Care at 80% – no deductible	Doctors visit: 75% after deductible and \$25 copay. Other Covered Medical Care at 75% after deductible.
Doctor's Office Visit	After you satisfy the deductible and pay a \$10 copay per visit, the plan pays 100%. (see below for Outpatient Therapy Services)	Coinsurance is 75%. Deductible applies.
Outpatient Lab & X-ray Diagnostic Services	Coinsurance is 80% after deductible	Coinsurance is 75%. Deductible applies.
Dental Services Related to Accidental Injury	Coinsurance is 80% after deductible	Not covered

### Covered Medical Care Outside the PPO Network or Without a Valid Written Referral is limited.

See the "Guide to Understanding the Plan" at [www.macori.com/OU](http://www.macori.com/OU) for details.

### Medical Evacuation and Repatriation

Service	Plan I	Plan II
Medical Evacuation/Repatriation of Remains	\$10,000 / \$7,500	\$10,000 / \$7,500

### — Important Notice —

The material on the front and back of this hand-out is for information only and is not an offer or invitation to contract. The Plan contains exclusions and limitations. The Plan will pay benefits in accordance with applicable Oklahoma Insurance Mandates. If any discrepancy exists between this hand-out and the Plan Document, the Plan Document will govern and control the payment of benefits. Information is believed to be accurate as of the production date; however, it is subject to change.