

Schedule of Benefits for Yale Students with Yale Health Hospitalization and Specialty Care Coverage

The Yale Health medical plan provides coverage for a wide range of medical expenses for the treatment of illness or injury. It does not provide coverage for all medical care. With your Yale Health student coverage, you must directly access the following departments and services at Yale Health Center at 55 Lock Street: Acute Care, Student Health, Obstetrics & Gynecology, Ophthalmology, Mental Health & Counseling, and Pediatrics for covered services and supplies without a referral. All other departments and services require prior authorization.

This plan will pay for authorized expenses up to the maximums shown in the Student Handbook. Coverage is subject to all the terms, policies and procedures outlined in the Student Handbook. Not all medical expenses are covered under this plan.

Exclusions and limitations apply to certain medical services, supplies and expenses.

Plan Features	Coverage
Lifetime maximum benefit per person	Unlimited
Annual out-of-pocket limit	\$1,000 per person for hospital admission and surgical procedure copayments combined. Maximum of \$6,350 single/\$12,700 family
<i>Wellness Benefit</i>	
Routine physical exam	100%
Routine gynecological exam	100%
<i>Vision Care</i>	
Routine eye examinations including refraction	100%
Maximum benefit per consecutive 12-month period	1 exam
<i>Clinician Services</i>	
Visits to primary care clinician	100%
Specialist visits at the Yale Health Center excluding allergists	100%
Allergist visits at the Yale Health Center	\$25 copay
Specialist visits outside of the Yale Health Center	100%
Walk-in clinics non-emergency visit other than Yale Health Center Acute Care	Not covered
Physician services for inpatient facility and hospital visits	100%
Allergy testing and treatment	100%
Allergy injections not including the cost of the serum	100%
Immunizations other than those required for travel and pre- entrance requirements	100%

Travel consultations and immunizations Travel consultations and immunizations can be provided by Yale Health Student Health on a fee-for-service basis.	Not covered
<i>Emergency Medical Services</i>	
Hospital emergency facility	\$50 copay per visit
Non-emergency care in a hospital emergency room	Not covered
<i>Urgent Care Services</i>	
Urgent medical care at Yale Health Center Acute Care	100%
Urgent medical care at any other facility in CT	Not covered; urgent care services in CT are only covered at the Yale Health Center
Urgent medical care outside of CT provided the visit meets the plan definition of an emergency or urgent condition	\$50 copay per visit
<i>Outpatient Diagnostic and Preoperative Testing</i>	
Diagnostic and preoperative testing	100%
Complex imaging services	100%
Diagnostic laboratory testing at any Quest Diagnostics facility in New England	100%
Diagnostic X-rays	100%
<i>Outpatient Surgery</i>	
Outpatient Surgery	\$100 copay
<i>Inpatient Facility Expense</i>	
Hospital facility expense	\$200 copay per admission
Inpatient care at Yale Health Center	100%
<i>Infertility Treatment</i>	
Infertility Services	100%
In Vitro Fertilization (IVF)	3 courses of treatment per lifetime
Donor tissue	<p>Donor Eggs (cohort of 6-8): coverage limited to \$20,000 and one cycle equivalent</p> <p>Donor Sperm: coverage limited to \$2,500 per ¼ cycle equivalent</p> <p>Embryo Fertilization: Coverage limited to \$7,000 and ½ cycle equivalent</p>
Cryopreservation during an approved IVF cycle	Coverage limited to \$1,500

	and ¼ cycle equivalent; includes 1 year of storage
Fertility Preservation	No dollar maximum, includes 1 year of storage from date of collection; medical necessity criteria must be met (see Student Guide)
<i>Mental Health & Counseling/Substance Abuse</i>	
Inpatient treatment of mental disorders	\$200 copay per admission
Outpatient treatment of mental disorders	100%
Outpatient treatment of mental disorders for covered dependent children	100%
Inpatient treatment of alcoholism and substance abuse	\$200 copay per admission
Outpatient treatment of alcoholism and substance abuse	100%
Residential treatment facility	\$200 copay per admission
<i>Obesity Treatment Surgical and Non-Surgical</i>	
Outpatient obesity treatment	Not covered
Inpatient morbid obesity surgery includes surgical procedure and acute hospital services	Not covered
<i>Transplant Services</i>	
Transplant facility expense and physician services	\$200 copay per admission
<i>Other Covered Health Expenses</i>	
Breast pumps when requested within 60 days of the child's birth	Yale Health will provide one electric breast pump every 3 years ¹
Cardiac Rehabilitation	36 visits per year, 20% co-insurance
Chemotherapy	100%
Chiropractic Service only covered in Connecticut	50% co-insurance
Durable medical and surgical equipment	90% per item
Ground, air or water ambulance	100%
Hearing aids	100%, one every 24 months
Infusion therapy	100%
Oral and maxillofacial treatment mouth, jaws and teeth	100% up to a maximum of \$5000 per year
Physical Therapy	100%
Prosthetic devices	90%
Radiation therapy	100%

Speech Therapy	Covered at 100% up to a maximum of 40 visits per year
Gender Affirming Care Services	100 % Eligibility guidelines apply

¹ The cost of another breast pump, other than the model provided by Yale Health, may be eligible for reimbursement of up to \$100.

<i>Other Benefits</i>	
Inpatient rehabilitation (non-psychiatric)	100% after \$200 copay per admission; 90-day lifetime maximum
Home health care, outpatient	100%, limit of 100 days per plan year
Hospice care, inpatient, and outpatient	100%, maximum of 180 days
Private duty nursing, inpatient	Not covered

Pharmacy Benefit

Per Prescription Copay	Network	Out-of-Network
<i>Tier 1 prescription drugs</i>		
For each 30-day supply	\$10	The greater of 20% of the price of the drug or the applicable tier copay per prescription is charged (Yale Health reimburses the difference).
<i>Tier 2 prescription drugs</i>		
For each 30-day supply	\$30	The greater of 20% of the price of the drug or the applicable tier copay per prescription is charged (Yale Health reimburses the difference).
<i>Tier 3 & Specialty prescription drugs</i>		
For each 30-day supply	\$45	The greater of 20% of the price of the drug or the amount you would pay at the Yale Health Pharmacy
<i>\$0 (Free)</i>		
Generic birth control pills, related devices and emergency contraception	\$0	The greater of 20% of the price of the drug or the applicable tier copay per prescription is charged (Yale Health reimburses the difference).