UC Berkeley Visiting Scholar Benefit Plan

Plan Changes Effective December 1, 2015

GARNETT-POWERS & ASSOCIATES, INC.
What’s Changing as of December 1, 2015

All International Visiting Scholars Holding a J1 Visa Must Meet All the New Insurance Requirements Below:
- $100,000 per accident & illness in medical coverage
- A deductible not to exceed $500 per accident or illness
- Coinsurance that does not exceed 25%
- Medical evacuation coverage must be at least $50,000
- Repatriation coverage must be at least $25,000
- Pre-existing conditions must be covered with a waiting period no longer than 12 months
- Carrier must be at least A- rated or backed by the full faith and credit of the Exchange Visitor’s government

UC Berkeley Will Offer 3 Insurance Plan Options that Will Meet the New Insurance Requirements:

<table>
<thead>
<tr>
<th>Plan Options</th>
<th>Insurance Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan A</td>
<td>UnitedHealthcare</td>
</tr>
<tr>
<td>Plan B</td>
<td>IMG Standard Plan</td>
</tr>
<tr>
<td>Plan C</td>
<td>IMG Platinum Plan</td>
</tr>
</tbody>
</table>

International Visiting Scholars
- You may elect to waive out of purchasing either Plan A, Plan B or Plan C
  - If you are buying your own health insurance:
    - You must contact Garnett-Powers & Associates (GPA) via email at ucbvbsbp@garnett-powers.com
    - You must provide documentation via email to GPA showing proof of purchase along with a copy of the insurance policy that meets the new insurance requirements

Visiting Scholars With U.S. Citizenship
- You are not subject to the insurance requirements and do not need to provide proof of insurance
  - You still have the option to purchase Plan A insurance coverage
# Visiting Scholar Monthly Premium Rates

**Effective December 1, 2015**

<table>
<thead>
<tr>
<th>Plan Options</th>
<th>Insurance Plan</th>
<th>Visiting Scholar</th>
<th>Additional Premium for Spouse or Domestic Partner</th>
<th>Additional Premium for: One Child</th>
<th>Additional Premium for: 2 + Children</th>
<th>Additional Premium for: Spouse &amp; 2+ Children</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan A</strong></td>
<td>UnitedHealthcare</td>
<td>$345</td>
<td>$345</td>
<td>$345</td>
<td>$689</td>
<td>$1,034</td>
</tr>
</tbody>
</table>
| **Plan B**   | IMG Standard Plan | Age Rated:  
- 31 days to 18 years  
- 19-23 years old  
- 24-30 years old  
- 31-40 years old  
- 41-50 years old  
- 51-64 years old |  
- N/A  
- $93  
- $104  
- $171  
- $267  
- $353  |  
- N/A  
- $346  
- $382  
- $508  
- $524  
- $508  |  
- $88  
- $88  
- $88  
- $88  
- $88  |  
- $88  
- $88  
- $88  
- $88  
- $88  |  
- N/A  
- N/A  
- N/A  
- N/A  
- N/A  |
| **Plan C**   | IMG Platinum Plan | Age Rated:  
- 31 days to 18 years  
- 19-23 years old  
- 24-30 years old  
- 31-40 years old  
- 41-50 years old  
- 51-64 years old |  
- N/A  
- $132  
- $150  
- $252  
- $407  
- $543  |  
- N/A  
- $487  
- $538  
- $716  
- $740  
- $716  |  
- $117  
- $117  
- $117  
- $117  
- $117  |  
- $117  
- $117  
- $117  
- $117  
- $117  |  
- N/A  
- N/A  
- N/A  
- N/A  
- N/A  |
# Visiting Scholar – Summary of Benefits

**Effective December 1, 2015**

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Plan A</th>
<th>Plan B</th>
<th>Plan C</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>UnitedHealthcare In-Network</strong></td>
<td>PPO</td>
<td>PPO</td>
<td>IMG Standard Plan</td>
</tr>
<tr>
<td><strong>UnitedHealthcare Out-of-Network</strong></td>
<td>PPO</td>
<td>PPO</td>
<td>IMG Platinum Plan</td>
</tr>
<tr>
<td><strong>Plan Type</strong></td>
<td>PPO</td>
<td>PPO</td>
<td>PPO</td>
</tr>
<tr>
<td><strong>Overall Plan Maximum</strong></td>
<td>There is no overall maximum dollar limit on the policy</td>
<td>There is no overall maximum dollar limit on the policy</td>
<td>Visiting Scholar - $500,000 period of coverage&lt;br&gt;Dependent - $100,000 period of coverage</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>$250 per Insured Person, Per Policy Year</td>
<td>$500 per Insured Person, Per Policy Year</td>
<td>$100 per Illness/Injury</td>
</tr>
<tr>
<td><strong>Plan Deductible</strong></td>
<td>$7,000</td>
<td>$7,000</td>
<td>Visiting Scholar - $1,000,000 period of coverage&lt;br&gt;Dependent - $100,000 period of coverage</td>
</tr>
<tr>
<td><strong>Non-PPO Provider</strong></td>
<td>$50 per Illness/Injury</td>
<td>$50 per Illness/Injury</td>
<td>Visiting Scholar Pays 50% of actual charges</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td>$20 Copay for Tier 1&lt;br&gt;$40 Copay for Tier 2&lt;br&gt;$80 Copay for Tier 3</td>
<td>No Benefits</td>
<td>Prague Provider: $0&lt;br&gt;Non-PPO Provider: Visiting Scholar pays 20% of eligible expenses up to $5,000, then 100% thereafter</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td></td>
<td></td>
<td>Prague Provider: $0&lt;br&gt;Non-PPO Provider: Visiting Scholar pays 20% of eligible expenses up to $5,000, then 100% thereafter</td>
</tr>
<tr>
<td><strong>Visiting Scholar Pays 50% of actual charges</strong></td>
<td></td>
<td>Prague Provider: $0&lt;br&gt;Non-PPO Provider: Visiting Scholar pays 20% of eligible expenses up to $5,000, then 100% thereafter</td>
<td></td>
</tr>
<tr>
<td>----------------------------------</td>
<td>-----------------------------------</td>
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<td>--------------------------</td>
</tr>
<tr>
<td>Maternity</td>
<td>Paid as any other illness</td>
<td>Paid as any other illness</td>
<td>Conception must occur during period of coverage</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>PPO Provider: Visiting Scholar pays 20% of eligible expenses to maximum limit</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Non-PPO Provider: Visiting Scholar pays 40% of eligible expenses to maximum limit</td>
</tr>
<tr>
<td>Routine Newborn Care</td>
<td>Paid as any other illness</td>
<td>Paid as any other illness</td>
<td>$750 maximum per period of coverage</td>
</tr>
<tr>
<td>Emergency Medical Evacuation</td>
<td>No Limit</td>
<td>No Limit</td>
<td>$500,000 lifetime maximum</td>
</tr>
<tr>
<td>Repatriation of Remains</td>
<td>No Limit</td>
<td>No Limit</td>
<td>$50,000 maximum</td>
</tr>
<tr>
<td>Pre-Existing Conditions</td>
<td>Pre-existing conditions are covered with no waiting period</td>
<td>Pre-existing conditions are covered with no waiting period</td>
<td>Pre-existing conditions are covered after 12 months of continuous coverage</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100 Copay per visit (waived if admitted) + Visiting Scholar pays 20% of preferred allowance</td>
<td>$100 Deductible per visit + Visiting Scholar pays 20% Usual and Customary Charges</td>
<td>$250 Deductible</td>
</tr>
</tbody>
</table>

Effective December 1, 2015
Visiting Scholar – Summary of Benefits (continued)
Effective December 1, 2015

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Hospitalization</strong></td>
<td>Visiting Scholar pays 20% of Preferred Allowance</td>
<td>Visiting Scholar pays 40% of Usual and Customary Charges</td>
<td>$100 per Illness/Injury</td>
<td>PPO Provider: $25 per Illness/ Injury Non-PPO Provider: $50 per Illness/ Injury</td>
</tr>
<tr>
<td><strong>Mental &amp; Nervous Disorders</strong></td>
<td>Visiting Scholar pays 20% of Preferred Allowance</td>
<td>Visiting Scholar pays 40% of Usual and Customary Charges</td>
<td>$50 Copay with $500 lifetime maximum</td>
<td>$50 Copay with $500 lifetime maximum</td>
</tr>
<tr>
<td><strong>Eligibility</strong></td>
<td>U.S. Citizens, Non-U.S. Citizens &amp; Dual Citizens</td>
<td>U.S. Citizens, Non-U.S. Citizens &amp; Dual Citizens</td>
<td>Non-U.S. Citizens only</td>
<td>Non-U.S. Citizens only</td>
</tr>
<tr>
<td><strong>Preventive Care Services</strong></td>
<td>Provided at No Cost</td>
<td>No Benefits</td>
<td>No Benefits</td>
<td>No Benefits</td>
</tr>
</tbody>
</table>

Plan A

- UnitedHealthcare
- In-Network
- Out-of-Network

Plan B

- IMG Standard Plan

Plan C

- IMG Platinum Plan

Preventive Care Services Provided at No Cost

No Benefits

Eligibility

U.S. Citizens, Non-U.S. Citizens & Dual Citizens

No Benefits

Non-U.S. Citizens only

Non Benefits
# Frequently Asked Questions

## About the 3 Insurance Plan Options

<table>
<thead>
<tr>
<th>Questions</th>
<th>Plan A</th>
<th>Plan B</th>
<th>Plan C</th>
</tr>
</thead>
<tbody>
<tr>
<td>What if I am a U.S. Citizen, can I purchase one of these plans?</td>
<td>UnitedHealthcare</td>
<td>IMG Standard Plan</td>
<td>IMG Platinum Plan</td>
</tr>
<tr>
<td>Yes</td>
<td>No, only available to Non-U.S. Citizens</td>
<td>You will only receive coverage if conception occurred while you had the insurance policy. If you or your spouse are already pregnant prior to purchasing this plan, you will not receive any insurance coverage for any maternity claims.</td>
<td>You will only receive coverage if conception occurred while you had the insurance policy. If you or your spouse are already pregnant prior to purchasing this plan, you will not receive any insurance coverage for any maternity claims.</td>
</tr>
<tr>
<td>What if I am pregnant or if my spouse is pregnant, will the insurance plan provide maternity coverage?</td>
<td>Yes, you will receive immediate coverage upon purchasing and enrolling in the plan</td>
<td>You will only receive coverage if conception occurred while you had the insurance policy. If you or your spouse are already pregnant prior to purchasing this plan, you will not receive any insurance coverage for any maternity claims.</td>
<td>You will only receive coverage if conception occurred while you had the insurance policy. If you or your spouse are already pregnant prior to purchasing this plan, you will not receive any insurance coverage for any maternity claims.</td>
</tr>
<tr>
<td>What if I was already diagnosed with a Pre-Existing condition (example: heart condition, chronic asthma, cancer, etc.), will I be able to receive treatment under this plan?</td>
<td>Yes, you will be able to receive immediate treatment upon purchasing and enrolling in the plan; <em>as long as the pre-existing condition is not an excluded condition under the policy.</em></td>
<td>Yes, however you will need to wait 12 months once you purchase the plan to receive treatment; <em>as long as the pre-existing condition is not an excluded condition under the policy.</em></td>
<td>Yes, however you will need to wait 6 months once you purchase the plan to receive treatment; <em>as long as the pre-existing condition is not an excluded condition under the policy.</em></td>
</tr>
<tr>
<td>What if I wanted to get an annual physical exam or receive immunization shots, will the plan provide coverage for these type of preventive services?</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>