BOISE STATE UNIVERSITY
INTERNATIONAL STUDENT INSURANCE PLAN

Rates & Important Dates

Rates are effective 08/01/2021 to 07/31/2022. Rates include medical insurance premium and administrative fees.

<table>
<thead>
<tr>
<th></th>
<th>STUDENT</th>
<th>SPOUSE/ DOMESTIC PARTNER*</th>
<th>EACH CHILD*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall: 08/01/2022 – 12/31/2022</td>
<td>$714.28</td>
<td>$1,644.85</td>
<td>$1,644.85</td>
</tr>
<tr>
<td>Spring / Summer: 01/01/2023 – 07/31/2023</td>
<td>$989.72</td>
<td>$2,279.15</td>
<td>$2,279.15</td>
</tr>
</tbody>
</table>

* Premium is charged per dependent, up to three (3) times the premium fee, after which no further premium is charged for additional dependents.

Note: A legal dependent is a spouse, domestic partner, or unmarried child under age 26.

What’s Covered (Treatment must be medically necessary)

- Doctor visits
- Emergency and urgent care
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays
- Physical therapy
- Chiropractic care and acupuncture (20 visits maximum)
- Maternity and prenatal care
- Prescription drugs

Limitations and exclusions apply. Please see the Certificate for more details.

Coinsurance is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 90% of the Negotiated Rate when you use Cigna Open Access Plus (OAP) providers, 70% of the Reimbursement Amount when you use out-of-network providers, and 90% of the Reimbursement Amount after deductible outside of the U.S.

Benefits

<table>
<thead>
<tr>
<th></th>
<th>CIGNA OAP PROVIDER YOU WILL PAY:</th>
<th>OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$200 per Individual $600 per Family per Policy Year</td>
<td>$200 per Individual $600 per Family per Policy Year</td>
</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>$25 copay per visit</td>
<td>30%</td>
</tr>
<tr>
<td>Urgent Care Services</td>
<td>$25 copay per visit</td>
<td>30%</td>
</tr>
<tr>
<td>Inpatient Hospital Facility Services</td>
<td>$100 copay (deductible waived)</td>
<td>30%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$200 copay per visit (copay waived if admitted)</td>
<td>$200 copay per visit (copay waived if admitted)</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>$15 copay Generic $50 copay Preferred Brand Name and Non-Preferred Brand Name (deductible waived)</td>
<td>30%²</td>
</tr>
<tr>
<td>Out-of-Pocket Limit</td>
<td>$5,000 per Individual $15,000 per Family per Policy Year</td>
<td>$5,000 per Individual $15,000 per Family per Policy Year</td>
</tr>
</tbody>
</table>

1. Using out-of-network providers will cost you more money! Coinsurance is payable for the Reimbursement Amount, the most common charge for similar professional services, drugs, procedures, devices, supplies, or treatment within the area in which the charge is incurred. Some out-of-network providers charge more than the Reimbursement Amount and you will be responsible for these excess amounts over the listed coinsurance.

2. If you use an out-of-network pharmacy, you must pay for your prescription in full, then submit a claim to reimbursement.

Questions

Eligibility & Enrollment
Relation Insurance Services
(800) 537-1777

Benefits & Claims
Cigna Global Health Benefits®
(800) 441-2668

Plan Materials & Information
www.4studenthealth.com/boisestate-intl

Insurance ID Card

Once you receive a welcome email from Cigna, you can download your insurance ID card. Visit www.cignaenvoy.com to set up an account. For help, call Relation at (800) 537-1777.

Carry your ID card with you at all times!

Getting Care

Go to the campus health center. If you need to access care away from campus, visit www.cigna.com/providerdirectory or call (800) 441-2668 to locate a provider in the Cigna Global Network.

Prescription Drugs

Always use an Express Scripts pharmacy. To locate a pharmacy, visit www.express-scripts.com or call (800) 835-3784.

Rev: Jul 28, 2022

Insurance is underwritten by Cigna Global Insurance Company. If there are any discrepancies between this document and the Certificate, the Certificate will govern.

Relation Insurance Services