

UNV Internationals

The following benefit changes will take effect on 1 October 2024

Who?

These changes **apply to dependents and out-patient care only**. They do not apply to the volunteers or in-patient care.

What?

As of 1 October 2024, the plan will include a **deductible and co-pay for dependents on all out-patient care**:

- Deductible of 500 USD per insurance year
- Co-pay of 20%

Definitions

Insurance year: An insurance year equals a period of 12 months. The first insurance period starts as of the first day of coverage which is also the start date of your contract, regardless of whether additional contracts start during that 12-month period. If the initial contract ends prior to the end of the 12-month period and one or more contracts come into effect during the 12-month period, the insurance year is still defined as a 12-month period starting on the first day of the initial contract.

Out-patient care: Treatment given on an outpatient basis, where the date of admission is the same as the date of discharge. In addition to out-patient medical care in a clinic or hospital, out-patient care includes orthopaedic devices, medication, laboratory analyses, diagnostic exams, care from specialist suppliers (for example a physiotherapist or dietician), fertility treatments, and transportation.

What is a deductible?

A deductible on out-patient care is an amount that dependents need to pay out of pocket in full during the insurance year before the plan starts reimbursing out-patient care expenses.

For example, if the plan has a \$500 deductible on out-patient care and a dependent incurs:

- \$200 costs for physiotherapy on 15 October 2024, and
- \$500 costs for orthopaedic shoes, on 20 October 2024, the covered dependent would first have to pay \$500 from their pocket before the plan provisions start applying. That means that:

- The \$200 for physiotherapy need to be paid by the dependent (leaving \$300 of the deductible that still need to be paid)
- \$300 of the \$500 for orthopaedic shoes need to be paid by the dependent, which would then mean that the \$500 deductible is now paid in full (\$200 for physiotherapy and \$300 for orthopaedic shoes).
- The remaining \$200 for the orthopaedic shoes purchased on 20 October 2024, and any subsequent outpatient expenses incurred, would become eligible to be covered by the plan until the end of the insurance year.

What is a co-pay?

The co-pay is the percentage of a claim dependents pay out of their pocket. For example, assuming a member incurs \$200 costs for physiotherapy:

- With the new co-pay of 20%: the dependent pays 20%, so \$40; the plan pays the remaining 80%, so \$160.

Another way to consider it is that the plan covers 80% of the out-patient care expenses while the member pays for 20% out of pocket.

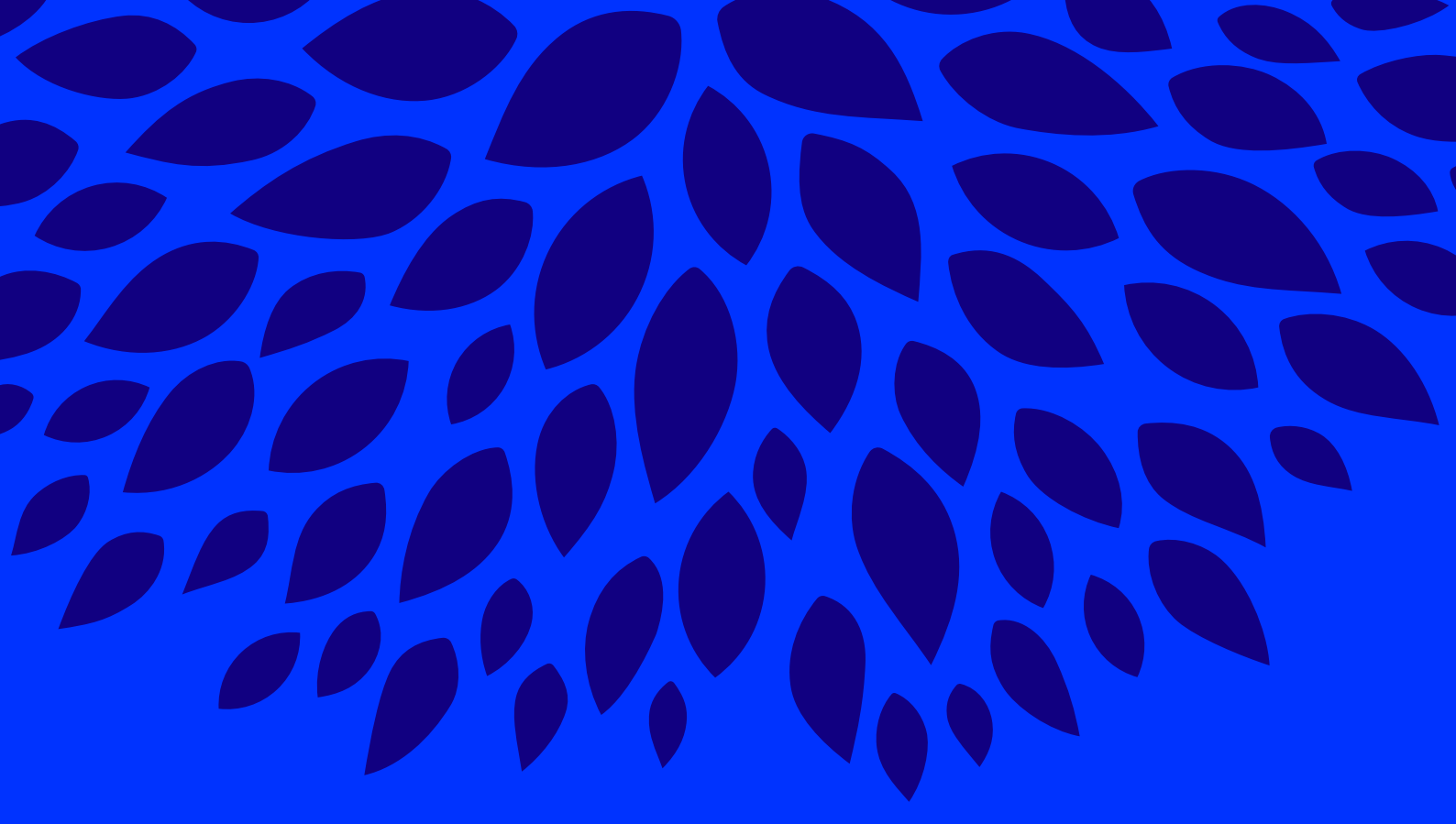
How do a deductible and co-pay function together?

For example, if the plan has a \$500 deductible and 20% co-pay on out-patient care and a dependent incurs:

- \$200 costs for physiotherapy on 15 October 2024, and
- \$500 costs for orthopaedic shoes, on 20 October 2024,

The reimbursement would be the following:

- The \$200 for physiotherapy need to be paid by the dependent (leaving \$300 of the deductible that still need to be paid)
- \$300 of the \$500 for orthopaedic shoes need to be paid by the dependent, which would then mean that the \$500 deductible is now paid in full (\$200 for physiotherapy and \$300 for orthopaedic shoes).
- The remaining \$200 for the orthopaedic shoes purchased on 20 October 2024 is now available for cover under the plan. The dependent would pay 20% of the \$200 covered by the plan, which equals \$40. The plan would then reimburse \$160.
- Another way to look at it is that the plan covers 80% of the remaining \$200, which equals \$160. The dependent has to pay \$40.
- As the deductible is satisfied, the plan will cover 80% of all subsequent expenses for out-patient care. The dependent will therefore pay 20% of all subsequent expenses for out-patient care.



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