

# 2016-2017 MARIST COLLEGE Student Health Insurance Plan

Underwritten By: AIG

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Marist College Student Health Insurance Plan (SHIP).

Your ACA-compliant plan includes:

- Coverage while at school and at home
- Comprehensive coverage both for emergency and non-emergency situations.

Your plan also offers the following value-added services:

- Vision Discount Program
- Medical Travel Assistance  
24/7 toll-free nurse hotline

BENEFIT SUMMARY*	
Aggregate Benefit Maximum	Unlimited
Out-of-Pocket Maximum	\$6,350 Individual \$12,700 Family
Annual Deductible (Per Person)	\$100
Preventive Care	No Deductible, Covered at 100%
Inpatient Hospital Expense	95% of R&C
Physician's Office Visit	95% of R&C
Surgeon's Fees	80% of R&C
Emergency Room Expense	95% of R&C after a \$100 Co-pay
X-Ray and Laboratory Expenses	95% of R&C
Prescription Drug Benefits – Express Scripts Network	\$0 Co-pay generic contraceptives \$15 Co-pay other generic prescriptions \$30 Co-pay for any brand name prescription
Medical Repatriation and Evacuation	Unlimited
PA= Preferred Allowance      R&C = Reasonable & Customary	
*This summary is provided as a courtesy and is not meant to replace or override the terms and conditions detailed in the insurance policy/brochure. Please refer to the policy/brochure to verify medical coverage, eligibility, exclusions, limitations, and for more detailed information.	

Cost and Period of Coverage	
	Annual* 8/1/16-7/31/17
Student	\$1,812
Spouse	\$1,812
Each Child	\$1,812

\*Premiums include an administrative service fee.

## Marist College Insurance Requirements

All Full-Time Undergraduate students are automatically charged for the Accident and Sickness Insurance on their tuition bill.

All Graduate and Part-time students are eligible to purchase the Accident & Sickness Plan as outlined in brochure.

## 2016/2017 Waiver Deadlines

If you have existing medical insurance coverage under another policy (self, parent, spouse, etc.) – you may have the charge for the Marist College Accident and Sickness Insurance removed from your tuition bill.

Please refer to the Marist College web site at [www.marist.edu/financialaid/insurance](http://www.marist.edu/financialaid/insurance) for the waiver instructions.

Please note in order to waive the insurance premium the student must show proof of other health coverage. The Deadline to file a Waiver is August 9, 2016.

I need to:	Visit:
Waive off the insurance plan	<a href="http://www.marist.edu/financialaid/insurance">www.marist.edu/financialaid/insurance</a>
Enroll in the insurance plan	<b>Consolidated Health Plans</b> 2077 Roosevelt Avenue Springfield, MA 01104 (800) 633-7867 <a href="http://www.chpstudent.com">www.chpstudent.com</a>
<b>Learn about:</b> <ul style="list-style-type: none"> <li>• Insurance Benefits</li> <li>• Preferred Provider Listings</li> <li>• Claims Processing</li> <li>• ID card</li> </ul>	<b>Consolidated Health Plans</b> 2077 Roosevelt Avenue Springfield, MA 01104 (800) 633-7867 <a href="http://www.chpstudent.com">www.chpstudent.com</a>
Find a Prescription Drug Provider	<b>Express Scripts</b> (800) 451-6245 <a href="http://www.express-scripts.com">www.express-scripts.com</a>