

2015-2016 MARIST COLLEGE

Student Health Insurance Plan

Underwritten By: Nationwide Life Insurance

Policy Number: 302-091-3112

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)	\$0
Preventive Care	No Deductible, Covered at 100%
Inpatient Hospital Expense	100% of R&C
Physician's Office Visit	100% of R&C
Surgeon's Fees	80% of R&C
Emergency Room Expense	100% of R&C after a \$100 Co-pay
X-Ray and Laboratory Expenses	100% 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* 8/1/15-7/31/16	Fall* 8/1/15-12/31/15	Spring* 1/1/16-7/31/16
Student	\$1,669	\$689	\$971
Spouse	\$1,543	\$645	\$898
Each Child	\$1,543	\$645	\$898

*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.

2015/2016 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 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 7, 2015.

The deadlines to waive coverage are:

- Fall/Annual Plan – 8/7/2015

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