

WHEELOCK STUDENT HEALTH INSURANCE PLAN - COMPARISON 14-15 vs. 13-14

PLAN	2014-2015		2013-2014	
Actuarial Value	GOLD - 81.87%		PLATINUM - 90%	
	Network	Non-Network	Network	Non-Network
Deductible	\$250 per member		None	
Out-of-Pocket Medical Max.	\$5,350 per member; \$10,700 per family		\$5,000 per member; \$10,000 per family	
Out-of-Pocket RX Max.	\$1,000 per member; \$2,000 per family		N/A	
Plan Benefit Max.	None		None	
INPATIENT COVERAGE				
Anesthetist, Assistant Surgeon, Hospital Misc, Intensive Care, Room and Board, Surgeon's Fees	80%	60%	90%	70%
Inpatient Mental Health	80%	60%	90%	70%
OUTPATIENT COVERAGE				
Outpatient Mental Health	\$30 copay per visit (deductible does not apply)	80%	\$20 copay per visit	80%
Preventative Care	100% (deductible does not apply)	80% after deductible	100%	80%
Physician's Visits	\$30 copay per visit (deductible does not apply)	80%	\$20 copay per visit	80%
Physiotherapy	\$30 copay per visit (deductible does not apply)	80%	\$20 copay per visit	80%
Lab Tests	100% (deductible does not apply)	60%	100%	80%
X-Rays	100% (deductible does not apply)	60%	100%	80%
Emergency Room	\$200 copay per visit (deductible does not apply)		\$150 copay per visit	
Emergency Ambulance	80% (deductible does not apply)		90%	
Ambulance - Other	80%	60%	90%	70%
Hi-Tech Imaging (CT, MRI, etc.)	\$200 copay	60%	100%	80%
Other Tests / Pre-Op Tests	80%	60%	100%	80%
Chemo/Radiation Therapy	80%	60%	100%	80%
Day Surgery Facility	\$250 copay per admission	80%	\$250 copay per admission	80%
Surgeon's Fees	100%	80%	100%	80%
Anesthetist	80%	60%	100%	80%
Maternity Services	80%	60%	90%	70%
PRESCRIPTION DRUGS				
Tier 1	\$20 retail / \$40 mail service	N/A	\$15 retail / \$30 mail service	N/A
Tier 2	\$30 retail / \$60 mail service	N/A	\$30 retail / \$60 mail service	N/A
Tier 3	\$50 retail / \$100 mail service	N/A	\$50 retail / \$100 mail service	N/A
PREMIUMS*				
	2014-2015		2013-2014	
UNDERGRADUATE	\$2,369		\$2,040	
GRADUATE	\$4,363		\$4,186	

* Premiums include AIG Travel Assistance Services, but does not include admin fees