

2019–2020

Student Health Insurance Plan Cleveland State Global

Policy No. 2019D5A28

Student Health Insurance Benefit Summary



BASIC BENEFITS	NETWORK	NON-NETWORK
Plan Benefit Maximum	Unlimited	
Deductible	\$100 Individual	\$200 Individual
Out of Pocket Maximum	\$2,500 Individual \$5,000 Family	\$5,000 Individual \$10,000 Family
Inpatient Coverage (including Surgery, Physician Visit, Room and Board, Hospital Misc.) <i>Pre-certification Required</i>	90% Preferred Allowance (PA)	70% Usual & Reasonable (U&R)
OUTPATIENT COVERAGE		
Physician Visit	\$10 Copay, 100% of PA	80% of U&R
Urgent Care	\$10 Copay, 100% of PA	80% of U&R
Laboratory, Diagnostic X-ray Service	90% of PA	70% of U&R
Emergency Services Expense <i>In-Network deductible applied to Out-of-Network</i>	\$50 Copay, 90% of PA	\$50 Copay, 90% of PA
OTHER		
Mental Health & Substance Use Disorders	Same as any other Sickness	
Intercollegiate Sports	No Benefit	
Student Health Center/Infirmary Expense	100% U&R for covered Medical Expenses <i>Deductible Waived</i>	
Prescription Drugs See Prescription Card	Generic Copay-\$10; Preferred Brand Copay-\$20; Brand Copay-\$40	Generic Copay-\$10; Preferred Brand Copay-\$20; Brand Copay-\$40 <i>Paid on a reimbursement basis.</i>
Preventive Services	100% PA, no cost sharing	80% U&R

*This summary is provided as a courtesy and is not meant to replace or over-ride the terms and conditions detailed in the insurance Policy or certificate. Please refer to the Policy or certificate to verify medical coverage, eligibility, exclusions, limitations, and for more detailed information.

Your Student Health Insurance Plan:

- \$2,000 annual cost, which includes an administrative fee
- Mandatory Enrollment Plan
- No pre-existing condition limitation
- Most generic prescriptions are just \$10
- Most services at the Student Health Center are reimbursed at 100%

For Enrollment and Eligibility questions please contact, University Health Plans at 800-437-6448 or at

info@univhealthplans.com

Need to Submit a Claim?

Please send all medical claims to:

Cigna

PO Box 188061

Chattanooga, TN 37422-8061

Electronic Payor ID: 62308

Questions? Contact Customer Service:

Toll-free at 1-800-756-3702

Email ctclaims@nglic.com

Or Visit: www.studentplanscenter.com

Service Representative:

UNIVERSITY HEALTH PLANS

A DIVISION OF RISK STRATEGIES

15 Pacella Park Drive, Suite 130

Randolph, MA 02368

(800) 437-6448

www.universityhealthplans.com/cleveland

Underwritten and Administered by:



National Guardian Life Insurance Company

Student Insurance Division

Commercial Travelers Building

70 Genesee Street • Utica, NY 13502

1-800-756-3702

Product underwritten by
National Guardian Life Insurance Company (NGL), Madison, WI.
National Guardian Life Insurance Company is not affiliated with
The Guardian Life Insurance Company of America a.k.a. The Guardian or Guardian Life.

As Policy Form No. NBH-280(2014) PPO MA

Form # 19-20 D5A28 BHF

Cleveland State Global

Student Health Insurance Plan

ATTENTION: IMMEDIATE ACTION NEEDED!!!

We are pleased to have you enrolled in the Student Health Insurance Plan administered by National Guardian Life Insurance Company.

You have received your medical ID card. In order to receive future communication from National Guardian Life Insurance Company and/or University Health Plans, as well as access to online eligibility and claims lookup, please go to: www.universityhealthplans.com/cleveland. Click on the “address update” link on the left hand side of the page and provide the following information:

- Local school address
- School email address

Detailed information about the plan, including co-pays, deductibles and provider network can also be found at: www.universityhealthplans.com/cleveland

IMPORTANT REMINDERS

Review the Frequently Asked Questions, search for in-network provider’s online, view and print you online insurance ID card at: www.universityhealthplans.com/cleveland

For enrollment and eligibility questions, please contact, University Health Plans at 800-437-6448 or at: info@univhealthplans.com

For benefit and claim questions, please contact, National Guardian Life Insurance Company at: ctclaims@nglic.com

To review the wellness services available to you please visit Future Health online at: www.myfuturehealth.com

The following value added services are included as a benefit to you but are not part of the Insurance Policy Underwritten by National Guardian Life Insurance Company.

ON CALL INTERNATIONAL Global Assistance Program

The Global Assistance Program (GAP) is supplemental to the Student Insurance Plan. The GAP provides access to a 24-hour world-wide assistance network, On Call International, for emergency assistance anywhere in the world. Simply call the assistance center at 1-855-226-7915 (toll free) or collect at 1-603-952-2045. The multilingual staff will answer your call and immediately provide reliable, professional and thorough assistance.

The Global Assistance Program is effective when you are outside your home country, or over 100 miles from home within the United States or when you are traveling.

This is only an outline of services and terms, conditions and exclusions apply.

FUTURE HEALTH

Access to **Future Health.ASAP (A Student Assist Program)**, an online service providing education, support and referral tools to help you maintain a healthy lifestyle. As a member of Future Health, you have access to the following wellness tools:

- Health Videos on topics such as addiction, eating disorders and diabetes Online self-assessment quizzes
- Future Health University training modules
- Future Health Pathways mobile application
- More!

To register, please visit www.myfuturehealth.com and follow the instructions.

1. Click “Login/Register” in the upper right corner
2. Select your University
3. Fill in the information
4. Validate your email.

How to Use

Once a student logs in, they are welcomed with the Future**Health** dashboard. Here, they will find all the topics and features.