

Drew University Graduate Students

Drew University Graduate Effective 8/15/17-8/15/18 Student Health Insurance Plan

Policy #: 201715B31
Group #: ST0834SH

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Drew University Graduate Student Health Insurance Plan (SHIP). This ACA-compliant plan includes:

- Coverage while at school and at home
- Comprehensive coverage both for emergency and non-emergency situations
- Access to the Cigna PPO network

This Plan is paired with the Cigna Network. Note that the benefits are not insured by Cigna or affiliates.

These services are not part of the student health insurance plan underwritten by National Guardian Life Insurance Company. This plan also offers the following value-added service:

- Vision Discount Program through Davis Vision

Drew University Graduated Student Insurance Requirements

Matriculated students (accepted in a degree granting program) who are at least part-time, or those who have completed coursework and are registered for maintaining matriculation status, are eligible to purchase the plan. Matriculated students who are not currently registered, or who have requested a leave of absence, are not eligible to enroll in the plan.

2017/2018 Waiver Deadlines

Students who already have health insurance may waive the student insurance through the online form in Treehouse. Log into the student section of Treehouse and click "Waive or Enroll in student Health Insurance." Under the Bills, Financial aid & Student Employment heading. Students not enrolling in the school sponsored plan must provide evidence of other comparable insurance.

Students that fail to enroll or waive the plan will automatically be billed for the student insurance plan on their fall semester tuition bill.

| HEALTH INSURANCE BENEFIT SUMMARY* | | |
|--|---|---|
| Benefit Maximum | Unlimited | |
| | IN-NETWORK | OUT-OF-NETWORK |
| Annual Deductible Please Note: Deductible Applies to ALL services unless specifically stated otherwise | \$300 | \$300 |
| Coinsurance | 80% of PA | 70% of U&R |
| Out-of-Pocket Maximum | \$6,350 per Individual | No Maximum |
| Preventive Care | 100% of PA (No cost sharing) | 100% of U&R (No cost sharing) |
| Inpatient Hospital Expense | 80% of PA | 70% of U&R |
| Physician's Office Visit | 80% of PA | 70% of U&R |
| Emergency Room Expense | 80% of PA Deductible waived if SHC referral | 80% of PA Deductible waived if SHC referral |
| X-Ray and Laboratory | 80% of PA Deductible waived if SHC referral | 70% of U&R Deductible waived if SHC referral |
| Prescription Drug Benefits Prescriptions must be filled at a Cigna Pharmacy Network | <ul style="list-style-type: none"> • \$15 Co-pay for other generic prescriptions; or • \$30 Co-pay for any brand name prescription; or • \$50 Co-pay for any non-preferred brand prescriptions | |
| PA= PPO Allowance | U&R = Usual & Reasonable | |
| *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. | | |

| I need to: | Visit: |
|-----------------------------------|--|
| Health Services | Drew University Health Services 36 Madison Ave Madison, NJ 07940 (973) 408-3414 Health@drew.edu or visit our website at www.drew.edu/health |
| Servicing Agent | University Health Plans, a Risk Strategies Company (After July 10, 2017) 15 Pacella Park Drive Randolph, MA 02368 Phone: (800) 437-6448 Fax: (617) 472-6419 www.universityhealthplans.com |
| Find a Provider | Cigna www.cigna.com |
| Find a Prescription Drug Provider | Cigna www.cigna.com |

| Cost and Period of Coverage | | |
|-----------------------------|----------------------------|----------------------------|
| | Annual* 8/15/17-8/15/18 | Spring* 1/15/18-8/15/18 |
| Student | \$4,236 | \$2,481 |

*Rates include an Administrative Fee

Underwritten by: **National Guardian Life Insurance Company**

As Policy Form NBH-280 (2013) NJ et al

National Guardian Life Insurance Company is not affiliated with Guardian Life Insurance Company of America, aka The Guardian or Guardian Life.