

2018–2019 Student Health Insurance Plan Drew University—Graduate

Policy No. 2018D5A12

Effective 8/15/18–8/15/19

Health Insurance Benefit Summary



	NETWORK	NON-NETWORK
Deductible	\$300 per Individual, per Policy Year	\$300 per Individual, per Policy Year
Out of Pocket Expense Limit	\$6,350 per Individual per Policy Year	No Maximum
Hospital Room & Board Expenses <i>Pre-Certification Required</i>	80% Preferred Allowance (PA)	70% Usual & Reasonable (U&R)
Surgery Expenses	80% of PA	70% of U&R
In Office Physician's Visits	80% of PA	70% of U&R
Laboratory Procedures and Diagnostic X-ray Services	80% of PA; Deductible Waived if SHC Referred	70% of U&R; Deductible Waived if SHC Referred
Emergency Services Expenses	80% of PA; Deductible Waived if SHC Referred	80% of PA; Deductible Waived if SHC Referred
Mental Health & Substance Use Disorders	Paid the same as any other Covered Sickness	
Prescription Drugs	100% PA after these Copays: Generic-\$15; Preferred Brand-\$30; Brand-\$50; \$0 Copay for FDA approved contraceptives required under the ACA	
Preventive Services	100% PA, no cost sharing	100% 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 brochure. Please refer to the Policy or brochure to verify medical coverage, eligibility, exclusions, limitations, and for more detailed information.

Important Dates & Rates

	ANNUAL* 8/15/18–8/15/19	SPRING/SUMMER* 1/15/19–8/15/19
Student	\$4,579	\$2,681

*Rate includes an administrative fee.

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/drew

Underwritten by:



Administered by:

CHP Student
HEALTH
2077 Roosevelt Avenue
Springfield, MA 01104
877-657-5030
www.chpstudenthealth.com

Your Student Health Insurance Plan:

- Gives you easy Access to providers near campus or anywhere you may live or travel.
- Offers comprehensive services, including preventive care services.
- Assistance, Medical Evacuation and Repatriation Coverage.
- Is fully compliant with the Affordable Care Act.

Consider this:

- Compare all costs associated with your plan, deductible and out-of-pocket to the cost of this Plan.
- Check your plan for administrative requirements, precertification, PCP referrals, or other provider restrictions that may delay your receipt of care.
- Student Insurance Plans are generally less expensive than individual plans purchased through the Marketplace with similar benefits.

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(2018) NJ

18-D5A12 (BHF)