

FIU GLOBAL FIRST YEAR STUDENT HEALTH INSURANCE

Welcome Students!

FIU Global First Year has teamed up with Wellfleet Student and University Health Plans to provide health insurance coverage for FIU Global students.

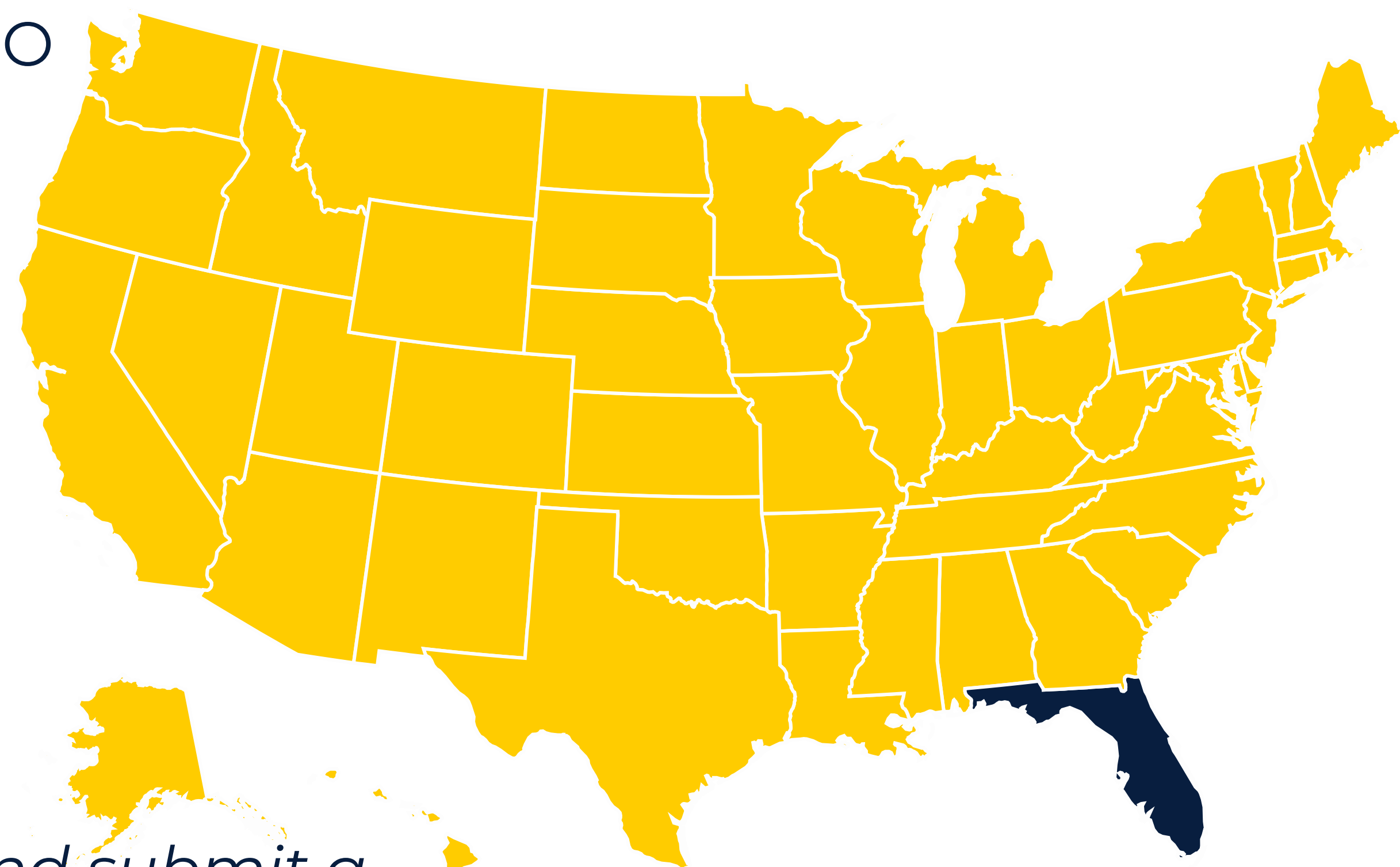
Eligibility

- All FIU Global students are required to enroll in the FIU Global student health insurance plan (SHIP). Students are automatically enrolled and no action is necessary.
- Dependents are eligible for coverage under this plan. Your dependent may become eligible for coverage under the FIU Global SHIP only when you become eligible or within 60 days of a qualifying life event.

Plan Highlights

The FIU Global SHIP provides substantial benefits for medical, dental, and vision expenses at a reasonable cost.

- Filed and approved in the United States and ACA (Affordable Care Act) Compliant
- Unlimited Policy Maximum
- Access to the National Cigna PPO Network
- \$100 in-network deductible
- \$2,500 in-network out of pocket maximum
- Mental/behavioral health coverage
- No pre-existing condition limitation/exclusion
- 100% coverage for preventive/routine care
- 100% coverage at the Student Health Center*
 - *Students pay out of pocket and submit a claim form for reimbursement for services received at the Student Health Center*
- Medical Evacuation & Repatriation through Travel Guard
- Dental: 100% coverage for dental cleaning and x-rays
- Vision: \$10 copay for well vision exam and coverage for glasses or contacts



Schedule of Benefits

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Policy Year Deductible	\$100	\$200
Out-of-Pocket Maximum	\$2,500 individual / \$5,000 family	\$5,000 individual / \$10,000 family
Coinsurance	10% coinsurance	30% coinsurance
Preventive Care	Covered in Full	20% coinsurance
Inpatient Care	10% coinsurance	30% coinsurance
Surgery (Inpatient or Outpatient)	10% coinsurance	30% coinsurance
Office Visit (PCP/Specialist)	\$10 copay	20% coinsurance
Telemedicine/Telehealth	10% coinsurance	30% coinsurance
Student Health Center	Claims are paid at 100% for covered medical services when rendered at the Student Health Center* <i>*FIU Global students are required to pay out of pocket and complete a claim form to receive reimbursement from Wellfleet</i>	
Emergency Room	\$50 copay (waived if admitted), then 10% coinsurance	
Ambulance Service	10% coinsurance	
Urgent Care	\$10 copay	20% coinsurance
Imaging Services and Laboratory Procedures (X-Ray, CT Scan, MRI, PET Scan)	10% coinsurance	30% coinsurance
Mental Health and Substance Use (Inpatient)	10% coinsurance <i>pre-certification required</i>	30% coinsurance <i>pre-certification required</i>
Mental Health and Substance Use (Outpatient)	\$10 copay	30% coinsurance
Maternity Benefit	Covered as any other sickness	
Prescription Medications	Generic: \$10 copay Preferred Brand: \$20 copay Non-Preferred Brand: \$40 copay <i>Deductible does not apply</i>	Generic: \$10 copay Preferred Brand: \$20 copay Non-Preferred Brand: \$40 copay <i>Deductible applies</i>
Dental	Basic Dental Plan 100% coverage for cleanings/x-rays 75% coverage for fillings	
VSP Vision Care Plan	Provider Network: VSP Choice Well Vision Exam: \$10 Frames/Lenses: \$150 frame allowance / \$25 materials copay Contacts (instead of glasses): \$150 allowance / \$60 contact lens exam (fitting)	