

Roger Williams University

Roger William University (RWU) 2017-2018 Student Health Insurance Plan

Underwritten by: National Guardian Life Insurance Company
Group #: ST0897SH
Policy #: 201715B27

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Roger Williams University Student Health Insurance Plan (SHIP). This plan is underwritten by National Guardian Life and administered by CHP Student Health.

This ACA-compliant plan includes:

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

This plan also offers the following value-added services. These services are not part of the Student Health Insurance Plan underwritten by National Guardian Life Insurance Company.

- Vision Discount Program
- Medical Travel Assistance Services
- Future Health

BENEFIT SUMMARY*		
Benefit Maximum	Unlimited	
	NETWORK	Non-NETWORK
Deductible	\$500	\$1,000
Coinsurance	90% of PA	70% of U&R
Out-of-Pocket Expense Limit	\$6,350	No maximum
Preventive Care	100% of PA (no cost sharing)	70% of U&R
Inpatient Hospital	90% of PA	70% of U&R
Physician's Office Visit	Copayment: \$15 then 90% of PA (deductible waived)	Copayment: \$15 then 70% of U&R
Emergency Service (deductible waived)	Copayment: \$100 then 100% of PA	Copayment: \$100 then 100% of PA
X-Ray and Laboratory	90% of PA	70% of U&R
Prescription Drugs	100% of PA after: Generic copay: \$25 Preferred Brand copay: \$50 Brand copay: \$75 Specialty Drug copay: \$100 (deductible waived)	Not Covered
<ul style="list-style-type: none"> • Prescriptions must be filled at an OptumRx Pharmacy Network. • Copays apply to a 30-day supply. 		
PA= PPO Allowance	U&R = Usual & Reasonable	
<p><i>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></p>		

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

Policy Form NBH-280 (2016) PPO RI

Roger Williams University Insurance Requirements

All full-time undergraduate students (both residential and commuter) registered for 9 or more credit hours, all masters in Architecture students, all school of law students, and all international students will be enrolled in the insurance program unless proof of adequate health insurance under an existing plan is provided by completing an online waiver. The deadline to complete the waiver is August 15, 2017.

All full time graduate students with 6 + credits (non-masters in architecture) are eligible to enroll on a voluntary basis. The deadline to complete the enrollment form is August 15, 2017.

We maintain the right to investigate student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever we discover that they have not been met, our only duty is to refund premium.

2017/2018 Enrollment / Waiver Deadlines

All international students are automatically enrolled in the student health insurance plan unless proof of adequate US based health insurance under an existing plan is provided by completing a waiver. All full time undergraduate students, masters in architecture students and all school of law students are **required to enroll or waive coverage**. Students who do not enroll or waive coverage by the deadline will automatically be enrolled in the student health insurance plan.

To complete the online enrollment or waiver form go to www.universityhealthplans.com/rwu and select "Waive" or Enroll" from the menu on the left-hand side of the page and proceed as directed. **The deadline to enroll or waive coverage is August 15, 2017.**

For Questions about:	Please Contact:
<ul style="list-style-type: none"> • Enroll in the insurance plan • Waive the insurance plan 	University Health Plans , a Risk Strategies Company 15 Pacella Park Drive Randolph, MA 02368 1-800-437-6448 www.universityhealthplans.com/rwu
<ul style="list-style-type: none"> • Insurance Benefits • Preferred Provider Listings • Claims Processing • ID card 	Consolidated Health Plans 2077 Roosevelt Avenue Springfield, MA 01104 (877) 657-5030 www.chpstudent.com
<ul style="list-style-type: none"> • Find a PPO Provider 	Consolidated Health Plans or www.firsthealth.com
<ul style="list-style-type: none"> • Find a Pharmacy Network Provider 	OptumRx www.optumrx.com

Cost and Period of Coverage	
	Annual 8/14/2017-8/14/2018
Student Only	\$2,332

FLYST0897SH

800-633-7867

2077 Roosevelt Avenue
Springfield, MA 01104

www.chpstudent.com