

2018–2019 Student Health Insurance Plan Roger Williams University

Policy No. 2018D5A04

Effective 8/14/18–8/14/19

Health Insurance Benefit Summary



	IN-NETWORK	NON-NETWORK
Deductible	\$250 per Individual, per Policy Year	\$500 per Individual, per Policy Year
Out of Pocket Maximum	\$6,350 per Individual per Policy Year	No maximum
Hospital Room & Board Expenses <i>Precertification required</i>	90% Preferred Allowance (PA)	70% of Usual & Reasonable (U&R)
Surgery Expenses	90% of PA	70% of U&R
In-Office Physician's Visits	100% of PA; Physician: \$15 copay per visit, deductible waived	70% of U&R
Laboratory Procedures and Diagnostic X-ray Services	90% of PA	70% of U&R
Emergency Services Expenses	100% of PA \$100 Copay per visit, Deductible waived	100% of PA \$100 Copay per visit, Deductible waived
Mental Health & Substance Use Disorders	100% of PA \$15 copay per visit; no coinsurance or deductible	70% of U&R
Prescription Drugs	100% of PA after these Copays: Generic-\$25; Preferred Brand-\$50; Brand-\$75; Specialty Drug-\$100; Deductible waived; See Prescription Card	N/A
Preventive Services	100% of PA; no cost sharing	70% of 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

COVERAGE PERIOD	8/14/18 – 8/14/19
Student Premium*	\$2,011

*Rates include an administrative fee.

Serviced by:

University Health Plans

a Division of Risk Strategies

15 Pacella Park Drive

Randolph, MA 02368

Phone: (800) 437-6448

Fax: (617) 472-6419

www.universityhealthplans.com

Claims Administered by:



2077 Roosevelt Avenue

Springfield, MA 01104

877-657-5030

Email: customerservice@consolidatedhealthplan.com

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.

Underwritten by:



Product underwritten by
National Guardian Life Insurance Company (NGL), Madison, WI.
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