

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Sarah Lawrence College Student Health Insurance Plan (SHIP). This SHIP is underwritten by Nationwide Life Insurance Company and administered by Consolidated Health Plans, Inc. CHP has contracted with MagnaCare for the plan's provider network of hospitals, physicians, and other health care providers.

Your 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

## Sarah Lawrence College Insurance Requirements

All registered students of Sarah Lawrence College are automatically enrolled in the Student Health Insurance Plan.

## 2015/2016 Waiver Deadlines

Students who do not want to be enrolled must submit a completed Waiver Form and provide proof of comparable coverage by August 1, 2015 for the Fall Semester, or by January 8, 2016 for students newly enrolled for Spring Semester. If you do not submit a completed Waiver Form by the waiver deadline date for the term you are enrolling in, you will be responsible for the insurance premium posted to your student account.

### BENEFIT SUMMARY\*

Aggregate Benefit Maximum	Unlimited	
	IN-NETWORK	OUT-OF-NETWORK
Deductible per Covered Person Policy Year	\$250	\$250
Out-of-Pocket Maximum	\$6,350 per Individual	N/A
Referral Requirement	Referral from Sarah Lawrence College Health and Wellness Center (SLC-HWC) is required or benefits will be reduced to 70% for In-Network Provider and 50% for Out of Network Provider	
Preventive/Wellness & Immunization Services	100% of PA Deductible does not apply	60%
Inpatient Hospital Expense (Precertification may apply)	80% of PA	60% of R&C
Physician's Office Visit	80% of PA after \$15 co-pay per visit	60% of R&C after \$15 co-pay per visit
Emergency Room Expense Co-pay is waived if admitted	80% of PA after \$100 co-pay per visit	80% of R&C after \$100 co-pay per visit
X-Ray and Laboratory Expenses	80% of PA	60% of R&C
Mental Health Office Visit	80% of PA	80% of R&C
Prescription Drug Benefits- www.mycatamaranrx.com; co-pay per 30-day supply; Deductible does not apply	80% after a \$20 co-pay for Generic;\$30 Copay for Preferred Brand	80% after a \$20 co-pay for Generic;\$30 Copay for Preferred Brand

**PA= Preferred Allowance**      **R&C = Reasonable & Customary**

\*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.

Students should consider Sarah Lawrence Health & Wellness Center their first stop. SHWC can provide many of the routine health services you need most often at no expense to you. You may also visit any licensed health care provider for covered services by using the MagnaCare PPO network.

Your plan also offers the following value-added services:

- Davis Vision Discount Program
- FrontierMedex Medical Travel Assistance
- 24/7 toll-free nurse hotline

For Questions About:	Contact:
Waiver Process	<b>University Health Plans, Inc.</b> One Batterymarch Park Quincy, MA 02169-7454 Phone: (800) 437-6448 Fax: (617) 472-6419 www.universityhealthplans.com Email: info@univhealthplans.com
Health Services	www.slc.edu/offices-services/healthservices
Insurance Benefits Preferred Provider Listings Claims Processing	<b>Consolidated Health Plans</b> 2077 Roosevelt Avenue Springfield, MA 01104 (800) 633-7867 www.chpstudent.com Email: customerservice@chpemail.com
Preferred Provider Listings	<b>MagnaCare</b> www.magnacare.com
Find a Prescription Drug Provider	<b>Catamaran</b> www.mycatamaranrx.com (800)248-1062

### Cost and Period of Coverage

	Annual 8/15/15- 8/14/2016	Fall Semester 8/15/15- 12/31/2015	Spring Semester 1/1/2016- 8/14/2016
Student	\$2,848*	\$1,082*	\$1,766*

\*Rates include an administrative fee

