

# University of Illinois at Chicago International Student Health Insurance

**Policy No.: 2016I5B66**

HEALTH INSURANCE BENEFIT SUMMARY		
Basic Benefits	In-Network	Out-of-Network
Plan Benefit Maximum	Unlimited	
Deductible (per person)	\$400	\$1,500
Out-of-Pocket Maximum	\$6,850 Individual/ \$13,700 Family	\$6,850 Individual/ \$13,700 Family
Inpatient Coverage (including Surgery, Physician Visit, Room and Board, Hospital Misc.)	80% PA	60% U&R
OUTPATIENT COVERAGE		
Physician Visit	\$30 copay, 100% PA	70% U&R
Urgent Care	\$50 copay, 80% PA	\$50 copay, 70% U&R
Emergency Room – In-network deductible applies to non-network.	\$100 copay, 80% PA	\$100 copay, 80% PA
Diagnostic X-ray Services	80% PA	70% U&R
OTHER		
Preventive Care	100% PA	60% of U&R
Mental Health	Paid as any other Covered Sickness	Paid as any other Covered Sickness
Intercollegiate Sports	No Benefits	
Prescription Drug Coverage	\$15 copay for Generic, \$30 copay for Preferred Brand, and \$50 copay for Brand See Prescription Card	Not Covered
Student Health Center	100% of Usual and Reasonable Charge for Covered Medical Expenses Deductible Waived	
Medical Evacuation	100% of U&R not to exceed \$100,000 Maximum Benefit	
Repatriation	100% of U&R not to exceed \$100,000 Maximum Benefit	
<b>PA = PPO Allowance                      U&amp;R = Usual &amp; Reasonable</b> <small>*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.</small>		

Underwritten by National Guardian Life Insurance Company  
As Policy Form Number NBH-280 (2016) PPO IL  
National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, aka The Guardian or Guardian Life

## What You Should Know About the Student Health Insurance Plan:

- **\$1,600** annual cost, which includes an administrative fee
- Mandatory enrollment plan
- No pre-existing condition limitation
- Most generic prescriptions are just \$15
- Covered services at the Student Health Center are reimbursed at 100%

## What You Get With the Student Health Insurance Plan:

- Access to **Future Health\***, an online service providing education, support and referral tools to help you maintain a healthy lifestyle. As a member of Future Health, you have access to the following wellness tools:
  - Health Videos on topics such as addiction, eating disorders and diabetes
  - Online self-assessment quizzes
  - Future Health University training modules
  - Future Health Pathways mobile application
  - More!

To register, please visit [www.myfuturehealth.com](http://www.myfuturehealth.com) and follow the instructions.

**\*Future Health** access is not part of the student health insurance plan underwritten by National Guardian Life Insurance Company.

- National coverage through the Cigna PPO Network, including:
  - Access to over 900,000 providers nationwide
  - Up-to-date provider lookup information at [www.cigna.com](http://www.cigna.com)
  - An "A" Rated global health services company which boasts award-winning customer service practices

## Need to Submit a Claim?

Please send all **medical claims** to:  
Cigna  
PO Box 188061  
Chattanooga, TN 37422-8061  
Electronic Payor ID: 62308

## Questions? Contact Customer Service:

- Toll-free at 1-800-633-7867
- Email [customerservice@chpemail.com](mailto:customerservice@chpemail.com), or
- Visit [www.chpstudent.com](http://www.chpstudent.com)

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