



The College of Idaho
2016 – 2017
Student Health Insurance Plan
 Underwritten by: National Guardian Life
 Group #: S211315
 Policy #:2016IB46

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of The College of Idaho Student Health Insurance Plan (SHIP). This SHIP is underwritten by National Guardian Life Insurance Company as Policy form # NBH-280(2016) ID et al and administered by Consolidated Health Plans (CHP).

This ACA-compliant plan includes:

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

This Plan is paired with the PHCS Network. Note that the benefits are not insured by PHCS or affiliates.

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 through Davis Vision
- 24/7 toll-free nurse hotline
- Medical Travel Assistance Services

HEALTH INSURANCE BENEFIT SUMMARY*		
Maximum	Unlimited	
	NETWORK	Non-NETWORK
Annual Deductible	\$300	\$500
Out-of-Pocket Maximum	\$6,850 Individual \$13,700 Family	No Maximum
Coinsurance	80% of PA	60% of U&R
Preventive Care	100% of PA no cost sharing	60% of U&R
Inpatient Hospital Expense	80% of PA	60% of U&R
Physician's Office Visit	80% of PA after a \$25 copay	60% of U&R
Emergency Room Expense	80% of PA \$150 copay waived if admitted	80% of PA \$150 copay waived if admitted
X-Ray and Laboratory	80% of PA	60% of U&R
Prescription Drug Benefits Prescriptions should be filled at a Participating Cigna Pharmacy Network	100% after a: <ul style="list-style-type: none"> • \$10 Copay for other Generic Drugs; or • \$30 Copay for Preferred Brand; or • \$45 Copay for Brand 	
PA= PPO Allowance	U&R = Usual & Reasonable	
*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.		

The College of Idaho Student Insurance Requirements

The College of Idaho students are required to enroll in the student health insurance. All undergraduate and graduate students taking 12 or more credits are automatically enrolled in The College of Idaho Student Health Insurance Plan. Students may complete a waiver petition if they are covered by other comparable insurance coverage. Specific details regarding enrollment and waiver requirements, benefits, and The College of Idaho Student Health Service can be found at: www.collegiatrisk.com

I need to:	Visit:
Learn about: <ul style="list-style-type: none"> • Insurance Benefits • Preferred Provider Listings • Claims Processing • ID card • Waiver process 	American Management Advisors, Inc. (888) 533-7654 Or Consolidated Health Plans www.chpstudent.com (800) 633-7867
Find a PPO Provider:	PHCS PPO www.phcs.com or Consolidated Health Plans www.chpstudent.com (800) 633-7867
Find a Prescription Drug Provider:	OptumRx Pharmacy Network www.optumrx.com

Cost and Period of Coverage			
	Annual* 8/15/16-8/14/17	Fall* 08/15/16- 12/31/16	Winter/Spring/Summer* 1/1/17-8/14/17
Student Only	\$1,814	\$703	\$1,131
<i>Dependent rates are in addition to the student rate</i>			
Per Dependent	\$1,814	\$703	\$1,131
*Premiums include an Administrative Service Fee			

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.

Servicing Agent:
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Accessible, Responsive, Flexible.

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