



BETHEL UNIVERSITY

Bethel University 2016 – 2017 Student Health Insurance Plan

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Bethel University Student Health Insurance Plan (SHIP). This SHIP is underwritten by Nationwide Life Insurance Company and administered by Consolidated Health Plans, Inc. (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 First Health PPO network

BENEFIT SUMMARY*		
Benefit Maximum	Unlimited	
	IN-NETWORK	OUT-OF-NETWORK
Deductible Per Condition	\$200	\$400
Coinsurance	80% of PA	60% of R&C
Out-of-Pocket Maximum Per Person	\$4,500	None
Preventive Care www.healthcare.gov	100% of PA (No Cost Sharing)	60% of R&C
Inpatient Hospital Expense	80% of PA	60% of R&C
Physician's Office Visit	80% of PA after \$25 copay	60% of R&C after \$25 copay
Emergency Room Expense (Copay Waived if admitted)	80% of PA after \$150 copay	60% of R&C after \$150 copay
X-Ray and Laboratory	80% of PA	60% of R&C
Mental Health/ Substance Abuse	Paid the Same as any other Sickness	Paid the Same as any other Sickness
Intercollegiate Sports Injuries – (Does not apply to Out of Pocket Maximum)	Paid the Same as any other Injury	Paid the Same as any other Injury
Prescription Drug Benefits –In-network deductible applies	80% of PA after the following: <ul style="list-style-type: none"> • \$25 copay for Generic Drugs • \$50 copay for Preferred Brand Drugs • \$50 copay for Non-Preferred Brand Drugs • \$50 copay for Specialty Drugs • \$0 copay for Generic Contraceptives 	
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.		

Insurance Requirements

College of the Arts & Sciences students and student athletes taking 1 or more credit hours must enroll or waive coverage by completing online forms available on the University's intranet site Blink by **August 15, 2016**.

If the waiver form is left blank the policy will automatically be purchased for the student and premium billed to your student account. The charge is not refundable.

CAPS/GS/Seminary students taking 6 or more credit hours may enroll on a voluntary basis by completing an online enrollment form on the CHP website link below. Students must enroll by **October 1, 2016**.

Note: The following students are not eligible to enroll in the plan: students enrolled exclusively in online courses, and students taking distance learning, home study, correspondence, television courses, or courses taken for audit.

I need to:	Visit
Arts & Sciences Students Enroll or Waive Coverage:	University's intranet site Blink <ul style="list-style-type: none"> • To enroll - select "purchase" • To waive - complete the waiver form
CAPS/GS/Seminary Students Enroll in Coverage:	Consolidated Health Plans www.chpstudent.com
Learn about: <ul style="list-style-type: none"> • Insurance Benefits • Preferred Provider Listings • Claims Processing 	Consolidated Health Plans 2077 Roosevelt Avenue Springfield, MA 01104 (800) 633-7867 www.chpstudent.com
Find a Provider:	First Health PPO www.firsthealthlbp.com (800) 226-5116
Servicing Agent	Timothy Donovan (952) 277-0674 www.timd@horizonagency.com

Cost and Period of Coverage					
	Annual* 8/10/16- 8/9/17	Fall* 8/10/16- 12/31/16	Interim* 1/1/17- 8/9/17	Spring* 2/1/17- 8/9/17	Summer* 5/30/17- 8/9/17
Student	\$1,400	\$559	\$852	\$734	\$285

*The Rates above include an Administrative Fee
 This plan also offers the following value-added services:

- Vision Discount Program through Davis Vision
- Medical Travel Assistance Services
- Nurse Line through *Ask Mayo Clinic*
- Student Health Services (SHS) – covered services received at SHS are paid at 100% charges incurred, and in-network deductible is waived. Check with your SHS to verify the services offered.

