



## Greenville College 2016 – 2017 Student Health Insurance Plan

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Greenville College 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
- Access to OptumRX drug pharmacy network

### GREENVILLE COLLEGE INSURANCE REQUIREMENTS

All full time undergraduate students taking 12 or more credit hours per semester are required to have insurance coverage. You must enroll in this plan or provide evidence of other comparable coverage to the College by deadline date below.

Graduate students are eligible to enroll in this insurance plan on a voluntary basis by the deadline date below.

### 2016/2017 Enrollment or Waiver Deadlines Dates:

- Annual/Fall Semester: September 7, 2016
- Spring/Summer Semester: February 5, 2017

BENEFIT SUMMARY*		
Benefit Maximum	Unlimited	
	IN-NETWORK	OUT-OF- NETWORK
Annual Deductible	\$200	\$400
Coinsurance	80% of PA	60% of R&C
Out-of-Pocket Maximum	\$6,350	\$19,050
Preventive Care	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 \$20 copay	60% of R&C after \$20 copay
Emergency Room Expense (Copay Waived if admitted)	80% of PA after \$100 copay	80% of R&C after \$100 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
Prescription Drug Benefits	100% of PA after the following: <ul style="list-style-type: none"> <li>• \$15 copay for Generic Drugs</li> <li>• \$35 copay for Preferred Brand Drugs</li> <li>• \$60 copay for Non-Preferred Brand Drugs</li> <li>• \$60 copay for Specialty Drugs</li> <li>• \$0 copay for Generic Contraceptives</li> </ul>	60% of R&C

**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.

I need to:	Contact or Visit:
Enroll in the insurance plan:	<a href="http://www.greenvilleship.com">www.greenvilleship.com</a>
Learn about: <ul style="list-style-type: none"> <li>• Insurance Benefits</li> </ul>	<b>Associated Insurance Plans International, Inc.</b> 609 N. Pine Street, Suite 202 Burlington, WI 53105 (800) 452-5772 <a href="http://www.greenvilleship.com">www.greenvilleship.com</a>
Learn about: <ul style="list-style-type: none"> <li>• Claims Processing</li> <li>• ID Cards</li> </ul>	<b>Consolidated Health Plans</b> 2077 Roosevelt Avenue Springfield, MA 01104 (800) 633-7867 <a href="http://www.chpstudent.com">www.chpstudent.com</a>
Find a Prescription Drug Provider:	<a href="http://www.greenvilleship.com">www.greenvilleship.com</a>
Find a Preferred Provider:	<a href="http://www.greenvilleship.com">www.greenvilleship.com</a>

Cost and Period of Coverage			
	Annual* 8/1/16-7/31/17	Fall* 8/1/16-1/4/17	Spring* 1/5/17-7/31/17
Student	\$1,180	\$507	\$673

\*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*