



Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Rice University Student Health Insurance Plan (SHIP). This SHIP is underwritten by National Guardian Life Insurance Company 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:

- Vision Discount Program through Davis Vision
- Medical Travel Assistance Services through Travel Guard
- 24-hour Nurse Hotline through Ask Mayo Clinic

BENEFIT SUMMARY*		
Maximum	Unlimited	
	NETWORK	Non-NETWORK
Annual Deductible	\$100	\$100
Out-of-Pocket Maximum	\$2,500 Individual \$5,000 Family	\$3,500
Coinsurance	90% of PA	70% of U&R
Preventive Care	100% of PA (No cost sharing)	70% of U&R
Inpatient Hospital Expense	90% of PA	70% of U&R
Physician's Office Visit	90% of PA after \$20 copay per visit	70% of U&R after \$20 copay per visit
Emergency Room Expense	90% of PA	90% of PA
X-Ray and Laboratory	90% of PA	70% of U&R
Mental Health/Substance Abuse Office Visit	Same as any other Covered Sickness	Same as any other Covered Sickness
Prescription Drug Benefits - <b>OptumRX Network (Deductible Waived)</b>	<b>In Network:</b> payable at 100%, after a: <ul style="list-style-type: none"> <li>• \$10 Copay for Generic Drugs</li> <li>• \$25 Copay for Preferred Brand Drugs</li> <li>• \$50 Copay for Brand</li> <li>• \$50 Copay for Specialty</li> </ul> <b>Non-Network:</b> reimbursed at 70% U&R	
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.

Form No. NBH-280(2014)PPO TX

**RICE UNIVERSITY**  
**Student Health Insurance Plan**  
**For International Students and Scholars**  
**2016 – 2017**  
 Underwritten by: **National Guardian Life**  
 Group #: S211213-I  
 Policy #: 2016I5B22

**Rice University Insurance Requirements**

All full time International Students and Scholars are required to have insurance by either enrolling in this plan or providing proof of comparable insurance to the International Business Office. Eligible Students and scholars must be engaged in full-time international education or educational activities, temporarily living outside their home country or country of regular domicile as a non-resident alien in the United States, and possess a current passport or student visa. More information on how to enroll can be found at [www.chpstudent.com](http://www.chpstudent.com).

I need to:	Visit:
Learn about: <ul style="list-style-type: none"> <li>• Insurance Benefits</li> <li>• Enrollment Options</li> <li>• Preferred Provider Listings</li> <li>• Claims Processing</li> <li>• ID card</li> </ul>	<b>Consolidated Health Plans</b> 2077 Roosevelt Avenue Springfield, MA 01104 (800) 633-7867 8:00 a.m. to 5:00 p.m. <a href="http://www.chpstudent.com">www.chpstudent.com</a> ; <b>Pinnacle Student Insurance</b> (877) 626-0360 <a href="mailto:paul@psihealthplans.com">paul@psihealthplans.com</a>
Enroll in the Plan:	<b>Student Assurance Services</b> <a href="http://www.sas-mn.com">www.sas-mn.com</a>
Find a PPO Provider:	<b>PHCS PPO</b> <a href="http://www.phcs.com">www.phcs.com</a>
Find a Prescription Drug Provider:	<b>OptumRx Pharmacy Network</b> <a href="http://www.optumrx.com">www.optumrx.com</a>

Cost and Period of Coverage			
	Annual*	Fall*	Spring*
	8/15/16 - 8/14/17	8/15/16 - 1/1/17	1/1/17 - 8/14/17
Student Only	\$1,314	\$501	\$815
<b>Dependent rates are in addition to the student rate</b>			
1 Dependent	\$1,314	\$501	\$815
2 Dependents	\$2,628	\$1,002	\$1,630
3 or more Dependents	\$3,942	\$1,503	\$2,445
Scholar Only	\$130.00 Per Month		
<i>*The above rates include an administrative fee.</i>			

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.

FlyS211213-I

800-633-7867

2077 Roosevelt Avenue  
 Springfield, MA 01104

[www.chpstudent.com](http://www.chpstudent.com)



Accessible, Responsive, Flexible.