CHAMPLAIN COLLEGE

Champlain College
2017 – 2018
Student Health Insurance Plan

Underwritten by: National Guardian Life
Group #: ST0824SH
Policy #: 2017I5A07

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Champlain College Student Health Insurance Plan (SHIP). This SHIP is underwritten by National Guardian Life Insurance Company and administered by CHP Student Health.

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

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
- Medical Travel Assistance Services

HEALTH INSURANCE BENEFIT SUMMARY*

BENEFIT	NETWORK	Non-NETWORK
Maximum	**Unlimited**	
Annual Deductible	$400	$400
Out-of-Pocket Maximum	$5,550	No Maximum
Prescription Drug Out-of-Pocket Maximum	$1,300	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	$25 copay then 80% of PA	$25 copay then 60% of U&R
Emergency Room Expense	$100 copay then 80% of PA	$100 copay then 80% of PA
X-Ray and Laboratory	80% of PA	60% of U&R
Prescription Drug Benefits Prescriptions should be filled at a Participating OptumRx Network Pharmacy	100% after a copay below: $15 Generic Drugs $30 Preferred Brand $50 Non-Preferred & Specialty Drug	No Benefit
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.

Policy Form NBH-280(2016) VT PPO

Champlain College Insurance Requirements

All registered full-time traditional undergraduate students (12 credits or more, with no more than 50% online courses) will automatically be enrolled and billed for Student Health Insurance unless the student completes an Online Waiver by **July 27,2017**. Master's of Fine Arts students may request student health insurance by contacting the Office of Student Accounts. Students enrolled in the Allied Health Program for at least one (1) course, are required to participate in the Student Health Plan unless proof of personal coverage equal to or exceeding the school plan is provided to the College. Students enrolled for less than 12 credits (unless in Allied Health Program) are not eligible to participate.

How to Waive Coverage:

ONLY STUDENTS MAY UPDATE THEIR INSURANCE USING THEIR PERSONAL USERNAME AND PASSWORD.

1. Go to www.champlain.edu/current-students and click on "Web Advisor".
2. Click on "Students" and under the heading "Student Accounts", click on "FT Decline Health In." This will link you to the Consolidated Health Plans Champlain College web page.
3. On this webpage, click on the blue tab, "Waiver" to DECLINE the Student Health Insurance.
4. Read the Disclosure Acknowledgement to ensure you understand the insurance coverage. Next choose "Continue".
5. Complete the required information. To DECLINE you must enter your insurance information. Review and click on "Submit".
6. Check the box to indicate that the information entered is accurate and complete. Type your name in the "Electronic Signature" box, and then click on "SUBMIT". You will see a message that the waiver has been submitted.
7. A few minutes after completing the waiver form, you will receive a confirmation email. Please print this confirmation and retain for your records.

The deadline to waive: July 27, 2017

If a waiver is not received by July 27, 2017 you will automatically be enrolled in the Student Health Insurance Plan and the Plan will remain in effect for the full academic year, which is from 8/9/2017 through 8/9/2018. All time periods begin and end at 12:01 A.M., local time, at the Policyholder's address.

I need to:	Visit:
Learn about: • Insurance Benefits • Provider Listings • Claims Processing • ID card • Waiver process	**CHP Student Health** www.chpstudent.com (877) 657-5030

Cost and Period of Coverage		
	Annual* 8/9/17-8/9/18	**Spring*** 1/1/19-8/9/18
Student Only	$ 1818	$ 909
*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.

FlyST0824SH