

University of Northern Colorado 2016-2017 Student Health Insurance Plan

Eligibility

All degree seeking **undergraduate students taking nine (9) or more credit hours** regardless of the type of class (on campus, off campus or online) and all degree seeking **graduate students taking six (6) or more credit hours** regardless of the type of class (on campus, off campus or online) are required to have health insurance and are automatically enrolled. These students have the option to waive the insurance if they complete an on-line waiver in URSA by the 10th day of classes.

Eligible Dependents of those enrolled in the plan may participate in the plan on a voluntary basis.

Undergraduate students who are enrolled for less than nine (9) hours of classes and graduate students taking less than six (6) credit hours are not eligible to participate in the UNC SHIP. They may, however, contact Academic HealthPlans at **(855) 825-3985**, who will assist them in finding individual coverage.

Please view the complete brochure on-line at unco.myahpcare.com for full details of participation in the plan.

How do I Waive?

Students have the option to waive the insurance if they complete an online waiver in URSA by the 10th day of classes.

Students who have previously waived the student insurance who want to be on the insurance plan must contact the Insurance office at **(970) 351-1915** for details on how to re-enroll.



Additional Benefits

- Access to a 24-hour nurse line at (877) 924-7758
- Coverage when traveling
- Academic emergency services

Additional Information

- unco.myahpcare.com
- unco.edu/ship
- (970) 351-1915



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This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered Medical Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is Cigna PPO. The local hospital provider is North Colorado Medical Center.

UNIVERSITY HEALTH SERVICES (UHS) REFERRAL REQUIREMENT: The Insured Student must use the resources of the UHS first where treatment will be administered or referral issued. *Exceptions to this are if the Insured Student is further than 20 miles from campus or the clinic is closed.* Expenses incurred for medical treatment rendered outside of the UHS for which no prior approval or referral is obtained are excluded from coverage.

At the Student Health Center on campus only: Students insured with the UNC Student Health Insurance Program pay a \$20 copayment (not subject to deductible) for a regular visit and additional benefits at the University Health Services are covered at 100%. If services or tests need to be sent outside of the Health Services clinic, coverage will be at 80% of the maximum allowable after the \$500 per policy year deductible has been satisfied. Wellness exams performed at the University Health Services are subject to one exam per policy year.

If you reside more than 20 miles away from University Health Services or have been referred to another Cigna provider from University Health Services, covered expenses incurred at a Cigna Network Provider will be paid at 80% of the maximum allowable after the \$500 deductible has been met.

BENEFIT MAXIMUMS & DEDUCTIBLES

Benefit Maximum	Unlimited, per Insured Person, per Policy Year
Deductible (Not applicable to Preventive Services)	Network Provider: \$500 per Insured Person, per Policy Year Non-Network Provider: \$1,000 per Insured Person, per Policy Year
Individual Out-of-Pocket Maximum	\$6,350 per Insured Person, per Policy Year
Family Out-of-Pocket Maximum	\$12,700 per Insured Person, per Policy Year

BENEFIT CATEGORY	Network Provider	Non-Network Provider
	<i>Payments are based on the PPO Allowance</i>	<i>Payments are based on Usual and Reasonable Charges</i>
Hospital Room and Board Expense	80%	50%
Inpatient/Outpatient Surgery	80%	50%
In-Office Physician Fees	80%	50%
Physical, Occupational & Speech Therapy	80%	50%
Diagnostic X-ray Services & Laboratory Procedures	80%	50%
Emergency Services Expense <i>\$150 Copayment per visit</i>	80%	80%
Prescription Drugs <i>\$100 Deductible per Policy Year</i>	At pharmacies contracting with HealthSmart Rx® 100% after a \$20 Copayment per Generic Drug \$50 Copayment per Preferred Brand Drug \$70 Copayment for Brand Drug	50% after a \$20 Copayment per Generic Drug \$50 Copayment per Preferred Brand Drug \$70 Copayment for Brand Drug

2016-2017 PREMIUM COSTS AND COVERAGE PERIODS

Regular Students	Fall	Spring/Summer	Summer
	08/17/2016 through 12/31/2016	01/01/2017 through 08/16/2017	05/16/2017 through 08/16/2017
Open Enrollment	05/10/2016 through 10/06/2016	12/15/2016 through 02/15/2017	04/13/2017 through 05/12/2017
Student	\$ 1,240	\$ 1,240	\$ 631
Spouse	\$ 3,232	\$ 3,232	\$ 1,635
Child(ren)	\$ 2,542	\$ 2,542	\$ 1,283

To view all enrollment and coverage periods available, please visit unco.myahpcare.com or call Academic HealthPlans at (855) 825-3985. Intercollegiate Sports and ESL students may go online to view their rates and effective dates.