

# East Central University 2016-2017 Student Health Insurance Plan



## Eligibility

All **registered International students** are required to enroll in the Student Health Insurance Plan, or provide proof of comparable coverage.

The insurance premium will be automatically assessed on the student's tuition bill.

## How do I waive?

In order to have the insurance premium removed from the tuition, students must complete the online waiver at [ecok.myahpcare.com](http://ecok.myahpcare.com) by **August 27, 2016 for the Fall and January 21, 2017 for the Spring.**

Please view the complete brochure on-line at [ecok.myahpcare.com](http://ecok.myahpcare.com) for full details of participation in the plan.

### BENEFIT MAXIMUMS & DEDUCTIBLES

<b>Benefit Maximum</b>	Unlimited, per Insured Person, per Policy Year
<b>Deductible</b> <i>(The Deductible is waived and benefits paid at 100% for services rendered at the Student Health Center.)</i>	\$ 100 per Insured Person, per Policy Year
<b>Individual Out-of-Pocket Maximum</b>	\$ 6,600 per Insured Person, per Policy Year
<b>Family Out-of-Pocket Maximum</b>	\$ 13,200 per Family, 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>
<b>Hospital Room &amp; Board Expense</b>	80%	60%
<b>Inpatient/Outpatient Surgery</b>	80%	60%
<b>In-Office Physician Fees</b>	80%	60%
<b>Diagnostic X-ray Services &amp; Laboratory Procedures</b>	80%	60%
<b>Emergency Services Expense</b> <i>\$50 Deductible per visit</i>	80%	80% of PPO Allowance 60% Non-Emergency
<b>Prescription Drugs</b>	<b>At pharmacies contracting with HealthSmart RX®</b>	
	100% after a \$15 Copayment per Generic Drug \$30 Copayment per Preferred Brand Drug \$60 Copayment per Brand Drug	60% after a \$15 Copayment per Generic Drug \$30 Copayment per Preferred Brand Drug \$60 Copayment per Brand Drug
<b>Preventive Care Services</b>	100%	60%

## Additional Benefits

- Access to a 24-hour nurse line
- Coverage when traveling
- Academic Emergency Services

## Additional Information

[ecok.myahpcare.com](http://ecok.myahpcare.com)  
(855) 871-9859

### 2016-2017 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Fall 08/01/2016 - 01/08/2017	Spring/Summer 01/09/2017 - 07/31/2017
<b>Student</b>	\$ 700	\$ 700



The 2016-2017 Student Health Insurance Plan is underwritten by National Guardian Life Insurance Company, NBH-280(2014)OK. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, AKA The Guardian or Guardian Life.

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