

Lynn University 2016-2017

# Student Health Insurance Plan



## Eligibility

All Full-Time, Day-time students, International students, and Graduate students that live on campus are automatically enrolled in the insurance plan at registration, and the premium for coverage is added to their tuition bill, unless adequate proof of comparable coverage is provided to Academic HealthPlans (AHP) via the AHP online waiver portal.

## Waiver Deadlines

The deadline for students to complete the waiver form is **September 2, 2016** for annual coverage, and **January 27, 2017** for the spring/summer semesters. Students who do not submit an online waiver form by the deadline will be enrolled in and billed for the Student Health Insurance Plan.

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

### Additional Benefits

- Access to a 24-hour nurse line
- Coverage when traveling
- Academic Emergency Services
- Health Advocacy Program  
(access through university only at [healthadvocate.com](http://healthadvocate.com))

### Additional Information

- [lynn.myahpcare.com](http://lynn.myahpcare.com)
- (855) 854-3254



This plan is underwritten by Tufts Insurance Company (TIC), and administered by Christie Student Health Plans LLC (CSHP). Christie Student Health is the brand name for the student health products and services provided by TIC and CSHP. The Lynn University Policy Number is SP100115

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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. Your Plan provides you with a higher level of coverage when you receive covered medical expenses from physicians who are part of the Cigna network (outside of MA and RI) and Tufts Health Plan (within MA and RI).

## BENEFIT MAXIMUMS & DEDUCTIBLES

<b>Benefit Maximum</b>	Unlimited
<b>Deductible</b>	In-Network Provider: \$100 per Insured Person, per Policy Year Out-of-Network Provider: \$200 per Insured Person, per Policy Year
<b>Individual Out-of-Pocket Maximum</b>	In-Network Provider: \$6,350 per Insured Person, per Policy Year Out-of-Network Provider: \$10,000 per Insured Person, per Policy Year

BENEFIT CATEGORY	In-Network Provider	Out-of-Network Provider
	<i>Payments are based on the Allowable Amount</i>	<i>Payments are based on the Reasonable Charges</i>
<b>Hospital Room and Board Expense</b>	80% of allowed amount	60% of reasonable charges
<b>Inpatient/Outpatient Surgery</b>	80% of allowed amount	60% of reasonable charges
<b>In-Office Physician Fees</b>	80% of allowed amount after a \$15 Copayment per visit	60% of reasonable charges after a \$25 Copayment per visit
<b>Physical, Occupational &amp; Speech Therapy</b>	80% of allowed amount after a \$15 Copayment per visit	60% of reasonable charges after a \$25 Copayment per visit
<b>Diagnostic X-ray Services &amp; Laboratory Procedures</b>	80% of allowed amount	60% of reasonable charges
<b>Emergency Services Expense</b> <i>Copayment waived if admitted</i>	80% of allowed amount after a \$50 Copayment per visit	80% of reasonable charges after a \$50 Copayment per visit
<b>Prescription Drugs</b>	<b>At pharmacies contracting with CVS Health</b> 100% after a \$15 Copayment per Generic Drug \$25 Copayment per Preferred Brand Name Drugs \$50 Copayment per Non-Preferred Brand Name Drug	100% after a \$15 Copayment per Generic Drug \$25 Copayment per Preferred Brand Name Drugs \$50 Copayment per Non-Preferred Brand Name Drug
<b>Preventive Care Services</b>	100%	60% of reasonable charges

## 2016-2017 PREMIUM COSTS AND COVERAGE PERIODS

Coverage Periods	Annual	Spring	Summer
	08/15/2016 through 08/14/2017	01/01/2017 through 08/14/2017	05/01/2017 through 08/14/2017
<b>Open Enrollment</b>	07/01/2016 through 09/02/2016	11/01/2016 through 01/27/2017	05/01/2017 through 05/12/2017
<b>Student</b>	\$ 1,210	\$ 750	\$ 353

To view all enrollment and coverage periods available, please visit [lynn.myahpcare.com](http://lynn.myahpcare.com) or call Academic HealthPlans at (855) 854-3254.